



Canada's Pre-eminent Personal Finance Magazine

Why Canada's highest earners read *MoneySense*

If you want to reach wealthy Canadians, you need to get their attention in the pages of magazines they actually read. For more than a dozen years, *MoneySense* has consistently been Canada's most-read and trusted personal finance magazine.

More than three quarters of a million affluent Canadians read *MoneySense* and, on average, spend more than two thirds of an hour with it. They are more affluent than average Canadian adults, according to research from PMB, and they are also more likely to influence their peers.

In fact, among national paid-circulation magazines, *MoneySense* readers have some of the highest incomes in Canada. We are the number one national paid magazine for targeting Canadian adults earning more than \$150,000 a year. We're also number one for reaching those with investments valued above half a million dollars.*



With that kind of money at their disposal, *MoneySense* readers' discretionary incomes put them among the top spenders in key consumer categories like automobiles, travel and users of smartphones and other gadgets. We have the highest percentage of readers who spend more than \$40,000 on their last vehicle, the highest percentage who take multiple vacations abroad, and the highest percentage investors. Our readers appreciate value, but the bottom line is they have money and are willing to spend it in areas they consider a priority.

As the new editor of *MoneySense*, and only the third in its 13-year history, I intend to keep what has worked while adding columns and departments as we grow. For example, we've always been strong in covering individual stocks and index-investing, but we have already introduced new columnists to round out our coverage of fixed-income, tax, and will soon add investment counsel for the truly affluent.

As with its sister publications, expect to see a lot more digital products, e-books, apps and other content built around the strong *MoneySense* brand. We already have an iPad app, and readers can expect new and revised titles in the highly successful *MoneySense* guides.

The magazine has gone from strength to strength, is growing and thriving, and readers show every indication of wanting more. That's why we recently bumped our publication frequency up by an extra issue, at no extra cost to subscribers. Few other Canadian magazines are experiencing comparable growth on the key metrics.

If I had to pick the one goal that I think *MoneySense* readers want us to help them achieve, it would be financial independence. We all dream of an active vibrant life with control over both our time and money. Our readers are unlikely to aspire to an old-fashioned "Retirement" consisting of doing nothing: they're more likely to keep creating and building, even after they achieve financial independence.

We aim to be there for them, both before and after they realize such dreams. That's because we share these dreams ourselves.

Jonathan Chevreau

Editor

* Excludes membership subscription magazines



A WEALTH OF INFORMATION

FORWARD LOOKING

- › In-depth, actionable information to plan for financial freedom
- › Advice and instructions on better money management
- › Colour-coded categories for user-friendly navigation
- › Engaging, relatable photography, illustration and graphics

NEW DEPARTMENTS

Intelligence › A fast-paced six-page section at the front of the magazine, filled with money tips, fun graphics, statistics and need-to-know information.

Retirement › This popular regular feature by retirement expert David Aston (CMA, MBA) covers all the issues that matter most to those preparing for retirement, including how much you need to save, how you should invest, and how to retire earlier.

Family Profile › *MoneySense* enlists experts to solve a family's financial problem. One of our most popular regular features.

Planning › Everything our readers need to know to plan for success. Includes features on financial planning, saving for education (RESPs), retirement planning (RRSPs), insurance, estate planning and tax planning.

Investing › The core of the magazine, this section offers the most trusted investing advice in Canada, including how to buy the best stocks, bonds, mutual funds and exchange-traded funds (ETFs). Home to the wildly popular and successful Top 200 Stocks and Best Mutual Fund annual lists.

Home › A guide to all things home-related, including buying and selling your home, what's next for the real estate market, investing in property, and more.

Living › A new department on living life to the fullest, for the intelligent consumer. The focus will be on travel, automotive, technology, home renovation, shopping and smart spending, with an entertaining and informative mix of tips and stories.

The Payoff › A famous Canadian writes about how he or she achieved an amazing financial goal.

Investment Counsel › Where do the super-rich go to manage their money? Many successful investors prefer to focus on building their businesses and are happy to pay a fee to professional money managers.

COLUMNS

Jacks on Tax › Evelyn Jacks, author of more than 40 Canadian tax books and president of the The Knowledge Bureau, looks at investments through the prism of the biggest single cost Canadians face: Tax.

Fixed Income › As asset classes go, bonds and fixed income often play second fiddle to stocks. Veteran financial journalist and author Al Emid looks at all aspects of fixed-income investments, including preferred shares.

Mutual Funds › Suzane Abboud, CIM, president of mutual-fund research firm FundScope, offers proven advice on the best balanced, equity, international and specialized mutual funds to buy.

Value Hunter › Norm Rothery, CFA, offers an informed, insider opinion on the best stocks to buy now, adding clarity to today's hard-to-predict financial market.

Index Investor › Senior editor Dan Bortolotti offers help for index investors of all levels, from those building their first Couch Potato portfolio to sophisticated exchange-trade fund (ETF) investors.



2012 Lineup

ISSUE	IMPACT START DATE	SALES CLOSE	MATERIAL CLOSE	EDITORIAL FEATURE	SUPPLEMENT
February/ March**	Jan 25	Jan 12	Jan 17	BOOST YOUR RRSP (BEST MUTUAL FUNDS 2012) COUCH POTATO UPDATE	
April	March 21	March 8	March 13	CANADA'S BEST PLACES TO LIVE 2012	
June	May 2	April 19	April 24	BEST DEALS IN REAL ESTATE	Loyalty Programs MoneySense Home: Kitchen and Bathroom Renovations
Summer**	June 20	June 7	June 12	RETIRE WEALTHY PACKAGE THE CHARITY 100	MoneySense Home: Outdoor living with Indoor Charm
September/ October	Aug 22	Aug 9	Aug 14	CANADA'S BEST CREDIT CARDS	Appreciable Assets - Investing in Lifestyle MoneySense Home: Live Flip Rent Renovation Choices
November	Oct 3	Sep 20	Sep 25	THE RETIREMENT 100: BEST STOCKS TO RETIRE ON	Loyalty Programs
December/ January	Nov 14	Nov 1	Nov 6	THE TOP 200 CANADIAN STOCKS THE TOP 500 U.S. STOCKS	

No material extensions

Editorial focus is subject to change.

Supplements are subject to change without notice.

*Bonus Distribution

**Direct mail distribution of 50,000 copies

Updated: April 25, 2012

Celebrating all Forms of Investing >

Two years ago, five-time national magazine award winner Duncan Hood returned to *MoneySense* as editor. Since then the magazine has been re-thought, packing in more straightforward honest advice, tips that work and a more inclusionary approach to investing coverage.

The new and improved *MoneySense* is designed to build strong relationships with readers of all levels, from those who are just starting to take control of their finances to sophisticated investors. We make complicated concepts come alive, by telling colourful, moving, funny stories about real Canadians who have faced and overcome financial obstacles.

Most importantly, we understand that no one form of investing is suitable for all of our readers. In every issue, we help our many mutual fund investors pick better mutual funds. We help our stock investors pick the right stocks, and we help our index investors get the most they can out of their passive indexing strategy.

We also supply readers with a steady stream of innovative custom research products that simply can't be found anywhere else, such as the Top 200 Stocks and Best Mutual Funds. As a result, *MoneySense* has built a larger readership than any other personal finance magazine in Canada.

Our Readers Write >

"*MoneySense* does a better job than any other magazine, newspaper, or website I have found to provide financial information to people with all levels of income. In the past few years, largely because of *MoneySense*, I have been able to put together a financial strategy for my future that makes sense for me. It is for these reasons that I continue to read *MoneySense*—it stays abreast of changes to help keep me informed and proactive about my financial future." (Source: *MoneySense* online survey)

Print

National 4-Colour

Frequency	1x	4x	8x	12x	16x	20x	22x
Page	\$19,295	\$18,720	\$18,155	\$17,600	\$17,080	\$16,575	\$16,075
2/3 Page	16,400	15,915	15,435	14,960	14,520	14,090	13,665
1/2 Page	13,505	13,105	12,710	12,320	11,955	11,605	11,255
1/3 Page	8,680	8,425	8,170	7,920	7,685	7,460	7,235
Banner	10,610	10,230	9,985	9,680	9,395	9,115	8,840
1/2 DPS	27,010	26,210	25,420	24,640	23,910	23,205	22,505

National B/W

Frequency	1x	4x	8x	12x	16x	20x	22x
Page	\$15,130	\$14,685	\$14,240	\$13,805	\$13,395	\$13,000	\$12,610
2/3 Page	12,860	12,480	12,105	11,735	11,390	11,050	10,720
1/2 Page	10,590	10,280	9,970	9,665	9,380	9,100	8,825
1/3 Page	6,810	6,610	6,410	6,210	6,030	5,850	5,675
Banner	8,325	8,075	7,830	7,590	7,370	7,150	6,935
1/2 DPS	21,185	20,560	19,925	19,325	18,755	18,200	17,650

Ontario 4-Colour

Frequency	1x	4x	8x	12x	16x	20x	22x
Page	\$13,505	\$13,065	\$12,710	\$12,330	\$11,960	\$11,610	\$11,255

Premium 4-Colour

Frequency	1x	4x	8x	12x	16x	20x	22x
IFC DPS	\$44,375	\$43,061	\$41,759	\$40,480	\$39,284	\$38,123	\$36,973
IBC	22,187	21,530	20,879	20,240	19,642	19,061	18,486
OBC	24,117	23,403	22,695	22,000	21,350	20,719	20,094

iPad

Frequency	1-4 Issues	5-8 Issues	9-12 Issues	13+ Issues
Static Ad	\$4,000	\$3,880	\$3,760	\$3,650
Interactive ad*	\$5,200	\$5,040	\$4,890	\$4,750

*This is media cost only. Please enquire for production and interactive development costs.

Advertising Office

Correspondence, space orders, insertions and contracts, send to:
 Advertising Sales Department
 MoneySense
 One Mount Pleasant Road,
 11th Floor
 Toronto, Ontario M4Y 2Y5
 Tel: 416.764.1224
 Fax: 416.764.1406
 adsales@moneysense.rogers.com

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 whitney@wrapllc.com



JOIN OUR LEGIONS OF READERS WHO TELL US...

Every issue has something for me – from wealth accumulation and management to tax planning, estate issues and consumer advice. I always find something fresh and relevant.

– BC reader

I am disappointed when I reach the end of an issue because I want to read more.

– Ontario reader

I always look forward to when the next issue will arrive - I wish it came out more frequently. I've learned so many things from the articles that I would never had known, and I love passing on the information. MoneySense makes me smart(er)!! Gotta love that!

– Alberta reader

Canada's #1 national paid magazine to target Canadian adults with HHI of \$150,000+

Excludes membership subscription magazines

Active and sophisticated

About 2 in 3 are investors ¹	126
Acquired mutual funds outside RRSP in past 2 years	314
Acquired self-directed RRSPs in past 2 years	140
Active in the stock market, 11+ stock/bond transactions in past year	154*
Purchased mutual funds online	255
Visit investment websites daily	350

Well-educated and influential

Bachelor's degree or higher	180
MOPEs (managers, owners, professionals, executives)	199
Senior managers/owners	224

Enjoy travelling around the world

Frequent business travellers, 6+ business trips in past 12 months	170
Frequently travelled within Canada, 3+ trips in past 12 months	122
Frequently travelled outside Canada, 3+ trips in past 12 months	161
Personally fly first or business/executive class	218
Stay at luxury accommodations while traveling	184

Invest in home décor and improvements

Spent over \$20K on home improvements in past 2 years	137
Own a vacation home	143
Bought high efficient home appliances	130

Love their cars

Spent over \$40,000 on most recently acquired vehicle	174
Most recently acquired a new vehicle	133
Most recently acquired a premium vehicle	120

Well protected with insurance

Acquired home or personal property insurance in past 2 years	121*
Bought personal or group life insurance in past 2 years	128

Index

Topline highlights

Total readership 12+	753,000
Readers per copy	6.5
Average time spent reading	41 minutes
Average age	44
Average Household Income	\$102,308
Male / Female split	57 / 43

Based on Total Canada 12+

MoneySense is an asset

9 out of 10 readers agree:

- MoneySense is extremely trustworthy
- We deliver exceptional value for their dollar

Source: MoneySense Pulse Check Survey July 2011

Invest in MoneySense today!

Based on English adults 18+
Source: PMB Spring 2012

¹Have mutual funds, RRSPs, Non RRSP investments or stocks/bonds

*Proj relatively unstable due to small base - use with caution



MoneySense takes a personal approach to providing Canadians with practical financial advice. Written for Canadians who want to take financial control of their lives, MoneySense is Canada's best-selling investment and lifestyle magazine. MoneySense.ca continues with all the great content from the magazine plus online exclusives and daily blogs from our editorial team and also personal finance experts like Gail Vaz-Oxlade, Bruce Sellery, Dan Bortolotti (The Canadian Couch Potato) and Ram Balakrishnan (The Canadian Capitalist). MoneySense.ca helps readers make smart, informed decisions about how to get the most from their money, every day.

SITE FEATURES:

- Daily, relevant advice to help you plan, invest and grow your money for today and well into your retirement
- Blogs, polls, community discussions
- Interactive lists & rankings, like the Best Places to Live, Best Credit Cards, Charity 100, Best Deals in Real Estate and more,
- Financial rates, tools & calculators
- RSS feeds

SPONSORSHIPS:

- Channels & tools
- Integrated content and custom opportunities
- eNewsletters
- Custom microsites
- 3rd party eBlasts

TARGET AUDIENCE:

- Canadian adults with HHI of \$150,000+

Custom Content and Special Interest Feature Programs

1 CUSTOM CONTENT/TURNKEY SUPPLEMENTS

There are occasions when an advertiser seeks to communicate with a target audience on a deeper level than traditional advertising can offer. Situations might include:

- the need to promote awareness/understanding of a complex service or solution
- a competitive differentiation
- the launch of new product/service, entry into a new marketplace
- a company anniversary

Through a custom publishing initiative (supplements or advertorials) produced in print and/or digital formats, one can:

- demonstrate leadership and differentiation from competition
- highlight expertise and experience
- create intellectual capital or publicize research
- break through the clutter of advertising messages
- help smaller companies look big in the market

Without burdening your resources, we can cost-effectively write, design, edit and produce custom content for you.

Custom Content Pricing (net pricing including creative costs¹ + media)

	1-PAGE Advertorial ²	4-PAGE Supplement	4+PAGE Supplement
CAVADIAN BUSINESS	\$12,000	\$34,000	Quote required
PROFIT	\$12,000	\$34,000	Quote required
MoneySense	\$12,000	\$34,000	Quote required
MACLEAN'S	\$24,220	\$60,550	Quote required
L'actualité	\$12,000	\$34,600	Quote required

¹ Creative includes writing, editing, proofing, design, royalty-free stock photos and production. Translation is extra, if required.
² To be run opposite brand ad. Stand alone advertorial extra.

↓ 1 page Advertorial

Information supplements and advertorials give marketers unique advantages.

↑ 4 page Supplement

STRATEGIC PARTNERSHIPS

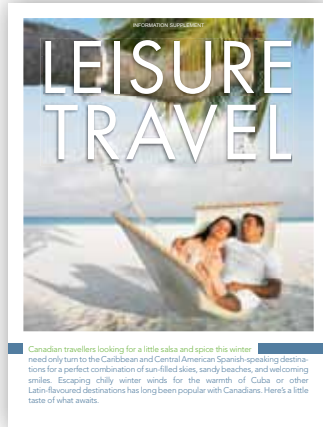
Rogers Publishing has alliances with some of Canada's most influential groups and professional associations, allowing for bonus distribution. If you are interested in learning about opportunities to leverage our partnerships, please contact us for information.

2 SPECIAL INTEREST FEATURES

Rogers Publishing produces information supplements on a wide-range of topics. In many cases, we partner with industry and professional associations to help develop relevant content and provide added reach for advertisers.

Written to serve the interests of readers, the supplements provide 3 key benefits for advertisers:

- An environment that provides customized context for an advertising message
- Extra distribution to targeted audiences... digital versions of the supplement, including advertising, are frequently distributed by our partners to valued audience
- Reduced advertising rates



Canadian travellers looking for a little salsa and spice this winter need only turn to the Caribbean and Central American Spanish-speaking destinations for a perfect combination of sun-filled skies, sandy beaches, and welcoming smiles. Escaping chilly winter winds for the warmth of Cuba or other Latin-flavoured destinations has long been popular with Canadians. Here's a little taste of what awaits.

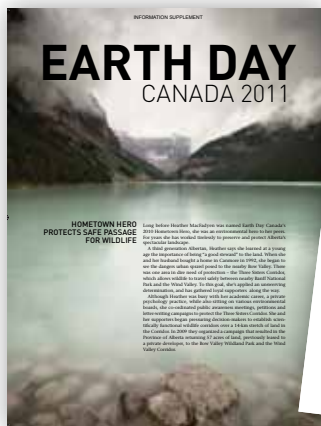
In-house supplements can feature interviews with industry experts or your company spokesperson.

Please refer to our **Editorial Calendars for a list of supplement topics.**



3 SPONSORED SUPPLEMENTS

As an association, not-for-profit or non-governmental organization (NGO), you may have a limited budget for communications. You may want to advocate or educate on behalf of your members. We can help fund your initiative! For more information or samples, please contact us.



Sponsored supplements create reader focus and positive association.

OUR CREDENTIALS

Rogers Publishing combines publishing expertise (English & French), professional creative services, and the means to effectively target specific audiences to create effective end-to-end solutions:

- Custom Content Development (print & digital)
- Editorial Services: editing, writing, proofing, fact-checking
- Art Direction & Design: concepts, layouts, photo shoots, etc.
- Print Production: press approvals, quality control, purchasing, etc.
- Project Management: manage approvals, timelines across all media
- Marketing Solutions: developing and executing distribution strategies

Our numerous clients include CIBC, Deloitte, Direct Energy, FCAC, Siemens, Air Miles, and many more.

FOR MORE INFORMATION:

Steve Chodat
416-764-1236 or steve.chodat@rci.rogers.com

Page Specifications Effective February 2010

	Bleed Ads: Build Documents to TRIM Size Add .125" Bleed BEYOND Trim on ALL Sides Live Area is .25" in from ALL Sides			Non-Bleed Ads: Build Documents to LIVE Area		
Double Page Spread	15.75"	x	10.75"	15.75" x 10.75" (Live Area is .25" in from ALL Sides)		
Full Page	7.875"	x	10.75"	7.875" x 10.75" (Live Area is .25" in from ALL Sides)		
2/3 Page Vertical	5.125"	x	10.75"	4.625"	x	10.25"
1/2 Double Page Spread	15.75"	x	5.375"	N/A		
1/2 Page Horizontal	7.875"	x	5.375"	7.375"	x	4.875"
1/2 Page Island	5"	x	7.875"	4.5"	x	7.375"
1/3 Page Square	4.875"	x	5.375"	4.375"	x	4.875"
1/3 Page Vertical	2.75"	x	10.75"	2.25"	x	10.25"
Banner Ad	7.875"	x	2"	7.375"	x	1.5"

NOTE: All content not intended to trim must be kept a minimum of .25" from outside trim edges and include .125" gutter allowance for spreads. Publisher is NOT responsible for the line-up of content running through the gutter on spreads or on single pages adjacent to inserts. Running content through the gutter is STRONGLY discouraged, as folding and trimming are subject to variation.

InDesign CS3 or higher templates for ALL ad sizes are available at addirect.sendmyad.com (select Ad Sizes from the left-hand navigation menu)

Production Process

Printing: High speed, web offset lithography at resolution of 300dpi/150lpi

Binding: Saddle Stitch

Magazine Trim Size: 7.875" x 10.75"


Supplied Advertising Materials:

PDF/X-1a:2001 created to Magazines Canada specifications, sent online using Magazines Canada AdDirect at addirect.sendmyad.com

For information regarding Magazines Canada specification refer to magazinescanada.ca/advertising/production/dmcs_specifications or contact the Production Manager at (416) 764-2833 for details. Rogers Publishing does not accept responsibility for material content or colour trapping.

Text type should be a minimum of 8 point. Reverse type less than 12 point is not suitable for reproduction. MoneySense is not responsible for reproduction of type sizes smaller than those mentioned for thin, serif type. The ad MUST be uploaded as a press-ready PDF file. Information on creating a proper PDF file is available on the Magazines Canada website magazinescanada.ca/advertising/production/tools/pdftips

Keep all colours CMYK. Do not use Spot colours or RGB art. Keep any black/grey type as one colour black (no four colour black text).



AdDirect Instructions

- 1) Log into Magazines Canada's AdDirect™ Ad Portal (addirect.sendmyad.com).
Note: A user account will have to be set up upon the first visit.
- 2) Select the publisher/magazine you are advertising with. Complete the relevant ad info, then click Upload.
- 3) Follow the onscreen preflight process.
- 4) Approve your ad.

GENERAL TERMS AND CONDITIONS

The applicable insertion order (to the extent it does not conflict with the terms hereof), the then current rate card of the publication(s) to which the insertion order relates ("Publication") and Publication's then current advertising specifications are incorporated by reference into these terms and conditions and are collectively referred to as the "Agreement". The person(s), firm or corporation contracting with Rogers Publishing Limited ("Publisher") for the insertion of advertising in Publication, whether as principal ("Advertiser") or as agent ("Agency"), shall be deemed authorized for all purposes relating to the Agreement.

Rates and Commissions

- (a) Publisher reserves the right to change its advertising rates at any time. Rate changes shall be made at least 30 days in advance of the closing date of the first issue to which such rates apply. If a rate change is not acceptable to Advertiser or Agency, it may, within 15 days of notification of such rate change, cancel the Agreement without incurring short rate charges (excluding multi-year discounts).
- (b) Advertising rates are subject to the addition of applicable taxes, including Goods and Services Tax (GST), Harmonized Sales Tax (HST) and a Quebec Sales Tax (QST) where applicable.
- (c) Agency commissions equal to up to 15% of gross billings for space, colour, position or special insert stock are payable to recognized agencies only. Commissions are not payable on extra mechanical charges, reprints, split runs and other such charges.
- (d) Any negotiated discounts are only applicable to and available during the period in which they are earned. Rebates resulting from any and all earned advertiser discount adjustments must be used within 6 months after the end of the period in which they are earned, and will expire if unused during such period.

Billing and Payments

- (a) Advertiser and Agency shall be jointly and severally liable for payment of all invoices for advertising published in Publication.
- (b) Amounts invoiced are payable upon receipt of invoice. Interest shall be charged at a rate of 1% per month (18% per annum) on amounts outstanding for more than 30 days from the date of invoice.
- (c) Invoiced amounts are payable at Publication's office in Canadian funds, or equivalent funds at the rate of exchange prevailing at the time of payment.
- (d) Publisher reserves the right to change the payment terms to cash with insertion order at any time.

Cancellation

- (a) Cancellation of the Agreement by Advertiser or Agency is subject to Publisher's approval, in its sole discretion. Agreements for covers, special positions and inserts may not be cancelled by Advertiser or Agency. No cancellations shall be accepted by Publisher after the closing date for advertising space. Short rate charges shall apply to all cancellations by Advertiser or Agency.
- (b) Publisher may, at its option terminate this Agreement for the breach of any term hereof. Upon termination for breach, all charges incurred, together with short rate charges, shall be immediately due and payable.

Advertising Materials

- (a) All advertising copy is subject to Publisher's approval and Publisher may without notice and without liability reject, discontinue or omit any advertising for any reason at any time.
- (b) The word "Advertisement" shall be placed above copy which Publisher determines resembles Publication's editorial material or that is not immediately identifiable as an advertisement.
- (c) Publisher shall not be responsible for colour or colour trapping or advertising copy that does not conform to digital Magazines Advertising Canadian Specifications ("dMACS"). Advertising material must be accompanied by a dMACS standard proof. For further information regarding magazine industry standards, please refer to Magazines Canada www.magazinescanada.ca or dMACS <http://magazinescanada.ca/dmacs.php?cat=dmacs>. Proofing requirements may also be found on www.rogersdigitalads.com under "Proofing Info".

- (d) Publisher may insert the advertising anywhere in Publication in its discretion, and any condition on orders or copy instructions involving the placement of advertising shall be treated as a positioning request only and cannot be guaranteed. Publisher's inability or failure to comply with any such positioning request shall not relieve Advertiser or Agency of the obligation to pay for the advertising.
- (e) Publisher shall not be obligated to return any advertising material.
- (f) Any advertising published in Publication may, in Publisher's discretion, be published and archived by Publisher or any anyone authorized by Publisher, as many times as Publisher and those authorized by Publisher wish, in and on any product, media and archive (including anything in print, electronic or other form).

Warranties, Indemnities, Limitations

- (a) Advertiser and Agency shall be jointly and severally liable for all content (including text, representation and illustrations) of any advertising printed. Advertiser and Agency shall jointly and severally indemnify Publisher, its affiliates and their respective officers, directors, employees, contractors and agents against any and all liability and costs including any legal fees arising from a breach of this Agreement and/or resulting from the publication of the advertising materials, including without limitation, defamation, illegal competition or trade practice, infringement of trademark, trade name, or copyrights, and violation of rights of privacy, property or contract.
- (b) Publisher shall not be responsible for errors or omissions in any advertising materials provided by Advertiser or Agency (including errors in key numbers) or for changes made to such advertising after the applicable closing date.
- (c) Advertiser and Agency agree that Publication shall be under no liability for the failure, for any reason, to publish any advertising or circulate any issue of Publication.

General

- (a) If Agency has entered this Agreement on behalf of Advertiser, Agency confirms that Advertiser has been provided with a copy of the terms hereof.
- (b) This Agreement constitutes the entire agreement between the parties with respect to its subject matter and supersedes all prior agreements and understandings relating to the subject matter. No changes to this Agreement shall be effective unless made in writing and signed by the party sought to be bound.
- (c) For clarity, Publisher shall not be bound by any conditions, printed or otherwise, appearing on Advertiser or Agency contracts, orders or instructions which conflict with, vary or add to these terms and conditions.
- (d) Neither Advertiser nor Agency may assign any rights or obligations under this Agreement.
- (e) Advertiser and Agency agree not to make promotional or merchandising reference to Publication in any way without the prior written permission of Publisher in each instance.
- (f) No provision of this Agreement shall be deemed waived by a course of conduct unless such waiver is in writing signed by all parties and stating specifically that it is intended to modify this Agreement.
- (g) This Agreement is governed by and construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein. Any proceeding relating to the subject matter of this Agreement shall be within the exclusive jurisdiction of the courts of the Province of Ontario.