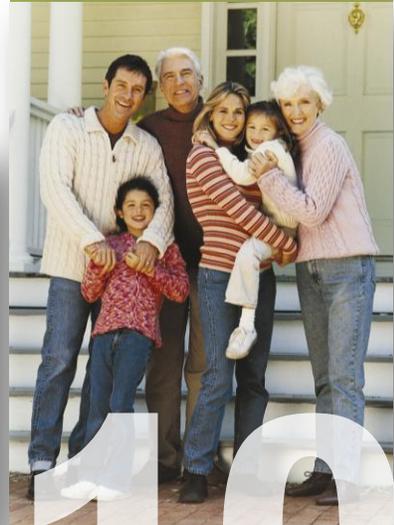


# Investor Education Annual Activity Report

*Facilitating access to objective investment information and helping consumers make informed investment decisions.*



2010

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## About Canadian Securities Administrators (CSA) Investor Education

The CSA Investor Education Committee is comprised of representatives from the provincial and territorial securities regulators who provide information and education to help investors make appropriate investment decisions and recognize, avoid and report fraudulent investments.

The CSA works to ensure that Canadians know the benefits of responsible investing and are aware of the impact of their financial decisions on their families and their future. We want Canadians to know that they can turn to their securities regulator for information to help them make informed investment decisions and assess their level of risk.

Collaboration and partnership play an important role in the CSA Investor Education Committee. By combining our efforts with other organizations working in financial education, we come closer to accomplishing our committee's primary goal of improving financial literacy. Moreover, it increases distribution of programs and materials, and reduces duplication of effort. We work with numerous partners, nationally and internationally, to achieve our goals.

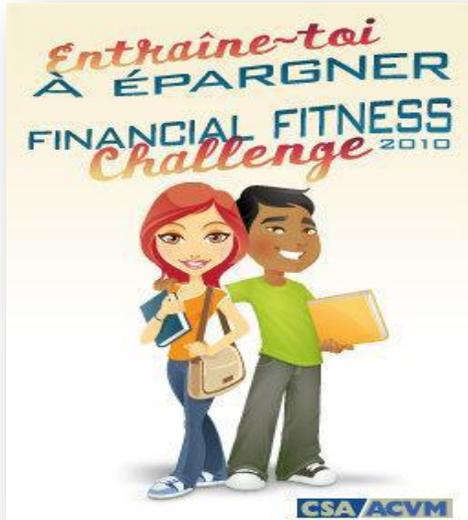
### Committee Membership

The following jurisdictions had active membership on the CSA Investor Education Committee during - 2010:

Name	Jurisdiction
Laura Belloni (Secretary)	<a href="#">Canadian Securities Administrators</a>
Tammy Boutilier-Heffernan & Jerry Kovacs	<a href="#">Nunavut Registrar of Securities</a>
Donald MacDougall	<a href="#">Northwest Territories Registrar of Securities</a>
Graham Lang	<a href="#">Yukon Securities Office</a>
Brenda Lea Brown & Andy Poon	<a href="#">British Columbia Securities Commission</a>
Lorinda Brinton	<a href="#">Alberta Securities Commission</a>
Tamera Van Brunt (Chair)	<a href="#">Alberta Securities Commission</a>
Barbara Shourounis	<a href="#">Saskatchewan Financial Services Commission</a>
Ainsley Cunningham	<a href="#">Manitoba Securities Commission</a>
Perry Quinton & Ann Bowman	<a href="#">Ontario Securities Commission</a>
Anne-Marie Poitras (Former Chair)	<a href="#">Autorité des marchés financiers (Québec)</a>
Camille Beaudoin	<a href="#">Autorité des marchés financiers (Québec)</a>
Michel Gariépy (Former Secretary)	<a href="#">Autorité des marchés financiers (Québec)</a>
Marissa Rignanesi	<a href="#">New Brunswick Securities Commission</a>
Linda Peters	<a href="#">Prince Edward Island Securities Office</a>
Natalie MacLellan	<a href="#">Nova Scotia Securities Commission</a>
John Corcoran & Craig Whalen	<a href="#">Office of the Superintendent of Securities Government of Newfoundland and Labrador</a>

## Review of 2010 Education Initiatives

### Financial Fitness Challenge



The eighth edition of the “[Financial Fitness Challenge](#)” and contest, which ran from February 15 to April 15, 2010, engaged Canadians aged 15- 21 with an online quiz, games, tips and interactive simulations. The goal of the program was to teach youth the importance of saving and investing money for their future. Thirteen young Canadians, one from each province and territory, won a Notebook computer. The national grand prize winner won \$2,000.

#### **Observations**

After three years with the same look and feel, the CSA refreshed the challenge’s concept for 2010 with:

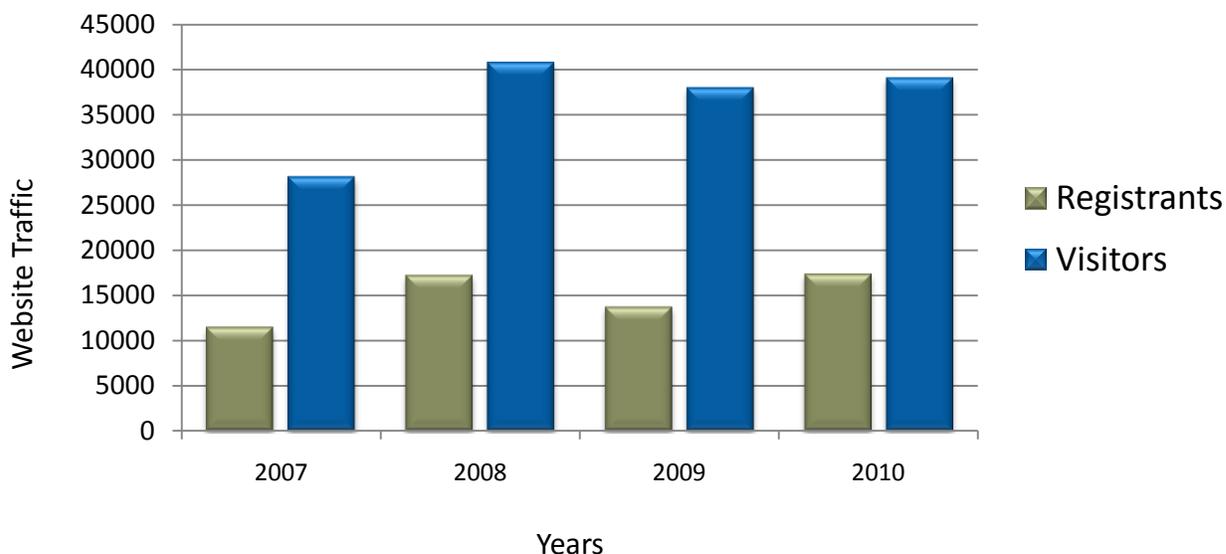
- a new look for the contest;
- increased use of social media; and
- integration of the new Financial Fitness Challenge look and feel with our other youth programs and tools, most notably *Make It Count*.

#### **Website Statistics**

This year, there were 17,305 youth registrations on [www.FinancialFitnessChallenge.ca](http://www.FinancialFitnessChallenge.ca). The 2010 edition was a success with 39,070 unique visitors to the Financial Fitness Challenge website. The increase in registrations can be attributed to a combination of factors including a longer contest period (the contest lasted two months instead of one) and greater visibility through social media.

	2007	2008	2009	2010
Registrations	11,467	17,166	13,702	17,305
Visits	28,129	40,793	37,970	39,070

## Number of visitors and registrants



### ***Outreach and Social Media***

A mass e-mail campaign, built upon previous years' success, proved once again to be very effective, generating 10,759 visitors. Online ads generated 14,389 visitors.

The contest also featured a [Facebook](#) page where students were able to participate and keep the conversation flowing with featured discussion topics. The Facebook page generated positive results: 1,270 "liked" the page this year, up from 188 in 2009. The contest also has 293 followers on Twitter.

For the first time, we used "promotional codes" – similar to coupons – which allowed participants to accumulate additional points for the contest. The codes were posted on Twitter and Facebook, and were also hidden in the resources posted on the website.

The average time spent on the site was very high at 5 minutes and 35 seconds (the benchmark is 2:24) and 82 per cent of all visitors visited more than one page (the benchmark is 52 per cent).

We focused outreach efforts on youth aged 15 – 21, and teachers.

Screen shots of the Facebook page:

The screenshot shows the Facebook interface for the page "Financial Fitness Challenge - Entraîne-toi à épargner". At the top, there is a blue navigation bar with the Facebook logo on the left and login fields for "Email" and "Password" on the right, including a "Login" button and a "Keep me logged in" checkbox. Below the navigation bar, a green "Sign Up" button is visible next to the page name. The page header includes the name "Financial Fitness Challenge - Entraîne-toi à épargner" and a "Like" button. Navigation tabs for "Wall", "Info", "Photos", and "Discussions" are present. A secondary header shows "Financial Fitness Challenge - Entraîne-toi à épargner + Others" and a button to view "Financial Fitness Challenge - Entraîne-toi à épargner".

The main content area features a large graphic on the left with the text "Entraîne-toi À ÉPARGNER FINANCIAL FITNESS Challenge 2010" and an illustration of a young man and woman. Below this graphic, it states "1,166 People Like This" and shows a grid of profile pictures. A "Links" section at the bottom left indicates "3 of 4 links" and a "See All" button.

On the right side, there are several posts:

- A post from "Financial Fitness Challenge - Entraîne-toi à épargner" dated June 2 at 8:11am, mentioning winners and providing a URL: [http://www.autorites-valeurs-mobilieres.ca/presentation\\_des\\_ACVM.aspx?ID=9038&LangType=1036](http://www.autorites-valeurs-mobilieres.ca/presentation_des_ACVM.aspx?ID=9038&LangType=1036). The post title is "Autorite's canadiennes en valeurs mobilières" and includes the website [www.autorites-valeurs-mobilieres.ca](http://www.autorites-valeurs-mobilieres.ca). The text says: "Montréal – Plus de 17 000 jeunes Canadiens se sont « entraînés à épargner » en participant au défi annuel « Entraîne-toi à épargner » des Autorités canadiennes en valeurs mobilières (ACVM)."
- A comment from "Tiffany Sceviour :)" dated June 13 at 5:49pm.
- A post from "Financial Fitness Challenge - Entraîne-toi à épargner" dated June 2 at 8:11am, titled "Winners :", with a URL: <http://www.securities-administrators.ca/aboutcsa.aspx?ID=9038&LangType=1033>.
- A post from "Financial Fitness Challenge - Entraîne-toi à épargner" dated April 19 at 5:54am, stating: "Le concours est terminé. Merci de ta participation ! Le nom des gagnants sera diffusé dans les prochains jours suivant les procédures de validation. The contest is over . Thank you for your participation! After validation procedures, the name of the winners will be posted in a couple of days."

At the bottom of the posts, there is a "View all 7 comments" button.

## Fraud Prevention Month 2010—Take the Next Step

The 2009 Investor Index showed a significant gap between what investors know they should do and what they actually do to protect their financial interests. With this in mind, we adopted the theme “Take the Next Step” for Fraud Prevention Month, on the website and in the news release and provided concrete action steps that investors can take to put their knowledge and beliefs into practice.

As in the previous year, we ran an online advertising campaign in select publications, including *Elle Canada*, *Canadian Living*, *Coup de Pouce*, *Style at Home*, *Canadian Gardening*, *Jardinage*, and *Atelier Maison*. Based on the results of the 2009 campaign, we focused on newsletter ads this year, and ran ads on the main magazine sites to support them. This campaign used the same creative as 2009, which was still deemed to be effective and incurred no cost. The ads directed viewers to the Avoiding Fraud page of the CSA website, [www.securities-administrators.ca](http://www.securities-administrators.ca).

Using the headline, *CSA urges Canadians to “take the next step” to protect themselves from investment fraud*, our March 1 CSA news release presented findings from the 2009 CSA Investor Index and suggested four steps for investors to take to protect themselves from investment fraud:

1. Work with your investment adviser to assess and review your risk tolerance.
2. Familiarize yourself with common red flags of investment scams.
3. Research each investment opportunity and do a background check on the person and company offering an investment.
4. Report any suspicion of investment fraud to your local securities regulator.

We once again participated in the Competition Bureau’s Fraud Prevention Forum, which proved valuable. The Forum coordinator referred us to the Globe and Mail, which produced a Fraud supplement at the end of March. The story, *Investments too good to be true usually are* included an interview with Marissa Rignanesi (NBSC) and the four tips from our March 1 news release.

## Investor Education Month

During Investor Education Month in October 2010, the CSA highlighted results from a new 2010 CSA Survey on Retirement and Investing. A news release was issued on October 12, 2010, with the headline *More than Half of Canadian Investors Feel They Will Have Enough Money for Retirement*.

Key findings from the survey included:

1. Canadian investors are twice as likely as non-investors to believe they will have enough money to meet their retirement needs.
2. Investors say they have done research on their last investment opportunity (either themselves or through their financial advisor).
3. When it comes to recommendations on high return investments from friends and family, most Canadians would do more research before investing.

The CSA also worked with six partners to help generate interest and participation in Investor Education Month and in the investor resources of the CSA. Leading up to and into October, these organizations informed their members of Investor Education Month and the CSA website and resources through updates and links on their own websites and online tools. These partners included:

- Canadian Association of Pension Supervisory Authorities
- Canadian Investor Protection Fund
- Financial Consumer Agency of Canada
- Investment Industry Regulatory Organization of Canada
- Mutual Fund Dealers Association
- Ombudsman for Banking Services and Investments

In addition, several CSA member jurisdictions ran their own Investor Education Month initiatives and activities locally to help investors make more informed investing decisions.

## Brochures

The CSA regularly produces and updates brochures and information leaflets. They are distributed locally, and available to view and print on the CSA website:

Getting Started

[\*\*Investing basics: Getting started\*\*](#)  
[\*\*Investment planning worksheet\*\*](#)  
[\*\*Investments at a glance\*\*](#)  
[\*\*Understanding mutual funds\*\*](#)

Working with an Adviser

[\*\*Questions to ask when choosing a financial adviser\*\*](#)  
[\*\*Working with a financial adviser\*\*](#)  
[\*\*When your broker calls, take notes\*\*](#)

Frauds & Scams

[\*\*Boiler room scams - Could you be vulnerable?\*\*](#)  
[\*\*Investment fraud on the Internet\*\*](#)  
[\*\*Protecting your money: Avoiding frauds and scams\*\*](#)  
[\*\*Scam artists pursue adults over 50\*\*](#)

For Young Investors

[\*\*Investments 101 - for youth\*\*](#)  
[\*\*Make it Count – An instructor’s guide to youth money management\*\*](#)

Family Finances

[\*\*Sandwich Generation: Are you caught in the middle?\*\*](#)  
[\*\*Make it Count – A parent’s guide to youth money management\*\*](#)

## North American Securities Administrators Association (NASAA) Committees

As Canadian Liaison to NASAA's Investor Education Section, Marissa Rignanesi presented national, provincial and territorial updates on Canadian Investor Education efforts at NASAA's Spring and Fall meetings. Updates included information about new resources, research projects and use of social media for investor education.

Canadian jurisdictions have been featured on the NASAA Investor Education members' blog sharing insight into the use of social media, and provincial projects including:

- **British Columbia:** Financial Literacy in the workplace
- **Alberta:** Making Use of NASAA resources (Alberta's use of Sandwich Generation resources)
- **New Brunswick:** Why Government Organizations should be using Social Media and Getting Started with Social Media
- **Manitoba:** Make it Count
- **Nova Scotia:** Communicating with Investors Through Social Media (Nova Scotia's blog and Twitter account)
- **CSA:** Getting to know Canadian Investors (Overview of the CSA's Investor Research) and World Elder Abuse Awareness Day activities

Canadian presence on NASAA Investor Education project groups includes:

- Natalie MacLellan (Nova Scotia) – Military and Affinity Outreach: Developing a Military Personnel & Dependents toolkit, developing a Union Outreach toolkit, promoting existing Law Enforcement Outreach program, and updating components of Affinity and Ethnic outreach. (2009-2010). Online Outreach and Social Media project group (2010)
- Michel Gariépy (Quebec) – Coordination and Research : Designed a survey for NASAA IE coordinators to assess training needs in marketing investor education programs. (2009-2010)
- Marissa Rignanesi (New Brunswick) – Canadian Liaison (2009-2010), Vice-Chair Investor Education Section, Chair Online Outreach and Social Media project group (2010)

## Notable jurisdictional initiatives

In addition to the CSA's national investor education initiatives, several jurisdictions engaged in their own local education programs and activities; notably:

### Office of the Superintendent of Securities - Nunavut

The Office of the Superintendent of Securities in Nunavut participated in the *Financial Fitness Challenge* and re-organized its securities website in 2010. The site now offers more information in French, and includes information and educational materials for investors.

Nunavut also developed a modest Investor Education Campaign in four languages: English, French, Inuktitut, and Inuinnaqtun. The Investor Education Campaign consisted of updates and additions to the website, a press release, and a series of posters, directing individuals to the websites of Nunavut Securities, Canadian Securities Administrators, and North American Securities Administrators Association, for more investor education information.

### British Columbia Securities Commission

In January 2010, the BCSC published an updated and expanded Guide to Investing: How to work with your Investment Advisor. The guide was promoted extensively with radio advertising campaigns that ran across the province.

Throughout the year, Communications & Education staff worked with the Enforcement division to deliver seminars to policing agencies and financial institutions. The BCSC collaborated with other Canadian regulators to issue a number of investor warnings and alerts. In one noteworthy case in early 2010, BCSC communications & education staff were able to help enforcement staff shut down a website-based illegal distribution of securities through the use of social media to effectively warn investors about the operation.

BCSC staff delivered more than 50 InvestRight seminars across the province, attended numerous trade shows, spoke with various media outlets about investment fraud, and participated in the creation of podcasts that are available on its InvestRight YouTube channel.

The BCSC extended the reach of a comprehensive financial life skills education resource for youth known as The City through province-wide marketing, teacher conferences, free teacher-training webinars, and partnerships. Staff also revised and updated the resource to include new modules such as one on Identity Theft and Fraud.

For Investor Education month in October 2010, the BCSC revealed its extensively redesigned InvestRight website. The site sports a new, cleaner look and features improved navigation and access for users. New content was developed for the website with existing content and tools, such as the How to Protect Your Money resource (co-developed with the ASC), reworked for the new design. InvestRight.org focuses on helping investors protect themselves from scams, avoid unsuitable investments and make informed investment decisions.

## Alberta Securities Commission

In addition to the development of a new online course called Investment Scams: How to Protect Your Money, the Alberta Securities Commission (ASC) also launched a new resource aimed specifically at seniors and the “boomer” demographic (those in or planning for retirement). The resource, Investment Fraud: How to Protect Your Retirement, provides tips on how to recognize and check out investment opportunities promoted through cold calls, affinity fraud and advertisements. The DVD has been sent out to over 700 seniors’ centres and public libraries throughout Alberta and has been highlighted and distributed to various clubs and organizations via law enforcement, fraud prevention and community outreach partners and conferences. The resource can also be accessed from the ASC’s website and YouTube channel.

During October 2010, the ASC ran an extensive TV and online ad campaign to increase public awareness during Investor Education Month. The ads directed people to the resources on the ASC website, [www.albertasecurities.com](http://www.albertasecurities.com). ASC also ran a social media campaign via the ASC’s Twitter account and website. The result of the campaigns was an increase of both web traffic and calls to our inquiries line from investors calling to check out a company or individual before investing.

## Manitoba Securities Commission

During Fraud Prevention Month, the Manitoba Securities Commission (MSC) made Fraud Awareness Kits available to order. The kits included several brochures and information sheets detailing various types of frauds and scams. A news release was sent out to media, and complete information was made available to the public on the MSCed.ca website. At this time, the Commission was also working on an investigation that involved the Filipino community in Winnipeg. As a result of this scam, several educational brochures were translated into Tagalog to allow for better communication and connection with this community.

This year, the MSC along with NRG Research Group, commissioned a public survey of Manitobans to better understand the following:

- Manitobans awareness of the MSC and its existing programs;
- What kind of investment and money management resources Manitobans need and where they would expect to find such resources;
- The connection between Manitobans’ values, financial goals and money management practices.

The findings are being used to develop new financial literacy resources at the Commission for 2011.

The MSC teamed up with the Winnipeg International Children’s Festival where they hosted a carnival type booth for kids to play money related carnival games, win “pretend money” and make wise purchasing decisions in the adjoining prize tent. While the children played, parents were given a **Make It Count** guide and an opportunity to speak with MSC staff on the importance of talking to your children about money management. Approximately 3000 children visited the booth. A small scale version of the **Make it Count** carnival booth was set up at the Winnipeg Fringe Festival – Kid’s Fest in July where both parents and kids engaged in money matters.

In the fall of 2010, the MSC re-launched both Make it Count Guides for parents and instructors. During the three week mini campaign, the MSC distributed over 600 guides across the province. The Make it Count web site at [www.makeitcountonline.ca](http://www.makeitcountonline.ca) has

complete information on the programs as well as downloadable versions of the guides. Youth can also access the interactive **My Make it Count** site to help them track their spending, set goals, and save for purchases.

### **Ontario Securities Commission**

The Ontario Securities Commission (OSC) website has a new Information for Investors section that includes resources for investors to protect themselves against fraud (e.g., Check Registration tool and Investor Warning Lists), educational brochures and OSC Investor News articles about regulatory developments affecting investors. The OSC also issues investor warnings about individuals or companies that appear to be engaging in activities that pose risks to investors.

This year, the OSC established an Investor Advisory Panel that will provide input on proposed rules and policies, the annual OSC Statement of Priorities, concept papers and specific issues. Panel members will have a range of relevant experience and perspectives, including knowledge of OSC regulatory responsibilities.

Investor Assistance officers in the OSC Inquiries & Contact Centre help direct investors to relevant information and resources related to questions or concerns about investing. The OSC fielded approximately 6,000 investor contacts in the fiscal year.

The OSC also supported expanded outreach to investors through the **Investor Education Fund (IEF)**. The IEF is funded through proceeds from OSC enforcement settlements and fines, and operates separately from the OSC. It is leading a provincial working group making recommendations on integrating financial literacy into the grade 4 to 12 Ontario curriculums. Also, IEF has partnered with 24 Ontario school boards and six faculties of education to train 4,000 teachers in how to easily integrate financial education in their curriculum.

This past year, IEF revamped and renamed its educational website (**getsmarteraboutmoney.ca**) and implemented an online and social media marketing campaign based on the findings of its research into how different segments of the population search for and learn from online financial information. The result has been a tremendous increase in the number of visits this year to its online content (including through external channels with which IEF has partnered). Current projections are for over 1.1 million visits by the end of 2010.

As part of its community outreach program, IEF partnered with PLAN (a leading national advocate for the disabled) to distribute information about Registered Disability Savings Plans to 30,000 people, and with the MS Society of Canada to publish a financial planning resource for people with MS to be finalized next fiscal. Additional partnerships formed this year with the Financial Consumer Agency of Canada (FCAC) and the Association of Community Colleges of Canada will result in an expansion of the delivery of the Financial Basics seminar to adults throughout the province and across Canada. IEF is also partnering with the ACC and FCAC to develop the online Basics of Personal Finance program for adults.

## Autorité des marchés financiers

The *Autorité des marchés financiers* (AMF) offered four new brochures through Gesca newspapers (including *La Presse*, *Le Soleil*, *Le Nouvelliste*, etc.) on personal financial management, investing, life & health insurance and home and car insurance. More than 400,000 subscribers and readers got copies of the four brochures.

The AMF is working with Quebecor on a major outreach campaign targeting the general public through:

- television (twelve 30 to 60 seconds capsules and twelve 30 minutes weekly shows),
- web (a dedicated micro site for 8 months [www.cestvotreargent.com](http://www.cestvotreargent.com))
- print (newspapers & magazines)

The campaign will cover retirement planning, fraud prevention, investing, auto insurance, home insurance and choosing a financial advisor. Quebecor is one of the largest multimedia companies in Canada. The project will roll out gradually, starting January 2011.

The AMF developed a TV advertisement (French) and radio ad (English) with a well-known public figure (Guy Mongrain) who was a fraud victim ten years ago. Mr. Mongrain spoke at three public events organised by the AMF and has been interviewed on multiple occasions. Impact measurement showed that this initiative raised public awareness on services provided by the AMF. For example, 52% of respondents are familiar with the AMF's investor education services, an increase of 23% compared to fall 2009 data.

The AMF partnered with the Investor Education Fund (IEF) to develop three web calculators:

- Is it better to buy or rent?
- How long will it take to pay off credit cards or other loans?
- How long will it take for my investments to recover?

The AMF also partnered with the IEF and the Financial Consumer Agency of Canada to create a Basics of Personal Finance program for adults for classroom and Internet delivery.

Through its Education and Good Governance Fund, the AMF financed 13 projects focusing on investor protection and education and the promotion of good governance, allocating a total of \$621,921 in the fiscal year.

The AMF's youth site **Tes Affaires** has been posting information through Twitter and will soon feature a Facebook page.

## New Brunswick Securities Commission

The New Brunswick Securities Commission (NBSC) launched a new program in June 2010 to fight elder investment fraud and financial abuse in New Brunswick. This program, based on one developed by the Texas Consortium Geriatric Education Centre at Baylor College of Medicine, has been distributed to retirement communities, volunteer centres, senior resources centres and other organizations that work closely with seniors in New Brunswick. The NBSC developed a partnership with the **Senior and Healthy Aging Secretariat** in New Brunswick to promote and distribute the new program resources.

For the last four years the NBSC has produced a province-wide investor protection and awareness campaign called **Invest in Knowing More™** (IKM). This multi-media advertising campaign focuses on raising awareness of attempted fraud by telephone and email. (In 2009, The campaign was given honourable mention in the Investor Education Award category by The Investment Funds Institute of Canada at the Canadian Investment Awards.)

Throughout the year, the NBSC influenced over 1800 youth and families with youth-focused initiatives. By encouraging young people to take an interest in financial matters the NBSC is educating and preparing future investors. Of particular success was the CSA program **Make it Count** which the NBSC actively promoted. By year end (Dec 2010), 1026 English and 413 French **Make it Count** parent guides and 5 English and 1 French instructor guides were distributed.

The NBSC ran an online trivia contests during Investor Education Month through their website and Twitter account. Each day, new content was uploaded to the NBSC investor website [www.InvestInKnowingMore.ca](http://www.InvestInKnowingMore.ca) addressing issues that investors identified at their top concerns in the 2009 CSA Investor Index. Participants answered daily questions based on this information throughout the month of October, for a chance to win one of four weekly prizes of Gail Vaz Oxlade's book "Debt Free Forever" and a grand prize of a Kindle e-book reader. The contest was successful in increasing traffic to and average time spent on the NBSC's investor webpage with unique page views increasing by 330%.

## Office of the Attorney General - Prince Edward Island

The Province of Prince Edward Island participated in the **Financial Fitness Challenge** this year again. The website was updated and includes a direct link from the front page connecting Islanders to CSA information for Teachers, Parents, Youth and Investors.

## Nova Scotia Securities Commission

The Nova Scotia Securities Commission (NSSC) continued to develop its investor website at **www.beforeyouinvest.ca**. Readership and followers are slowly but steadily increasing and @B4UInvest currently has more than 700 followers.

In January, the NSSC participated in North America's first "Divorce Fair." Hosted by the Legal Information Society of Nova Scotia, the expo provided information and presentations to persons going through or considering the divorce process. NSSC staff delivered two presentations entitled *Splits & Scams: Divorce, Stress & Financial Fraud*.

In March, to mark Fraud Prevention Month, an online contest was hosted on the blog and through the Twitter account. Participants answered fraud-related questions, and four weekly

prizes of Quicken Cash Manager software and a grand prize Nintendo Wii were awarded to five lucky participants.

A similar contest was run in October for Investor Education Month, with weekly book prizes, and a grand prize of an Amazon Kindle. Both contests were successful at driving readers to the website, with visits up over 100% each month.

In December, the NSSC was approached to submit to ***Retiring in Nova Scotia***, a 4 page supplement in the *Chronicle-Herald* aimed at Nova Scotians over 50 years of age. The supplement features articles relating to investing and financial planning, and the NSSC submitted a column on avoiding financial fraud, as well as various statistics from the 2009 CSA Investor Index. It was distributed by the *Chronicle-Herald* to their entire subscriber base - 110,000 copies to 500,000 readers.