

## Oh, Great - Another Financial Site?

The Motley Fool

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Whether or not you believe there's a glut of personal finance sites online, two big companies seem to think there's room for one more. **Dow Jones** (NYSE: DJ) and **IAC/InterActiveCorp** (Nasdaq: IACI) are teaming up to create a new community-driven destination for investors, budgeters, and just about anyone weighing a financial decision.

It may seem redundant at first. Dow Jones runs active websites behind its *Barron's* and *The Wall Street Journal* publications, as well as its [MarketWatch.com](http://MarketWatch.com) acquisition. Meanwhile, IAC/InterActiveCorp is known less for finance than for [Ask.com](http://Ask.com), Ticketmaster, and the Home Shopping Network.

Is this a romantic pairing along the lines of Julia Roberts with Lyle Lovett? Can good looks and a great singing voice be a match made in heaven, despite the cosmetic disparity? Let me tell you why it can.

### The unlikely, interlocking beauty of Dow Jones and IAC

The pieces fit together a lot better than you may think. Consider these lesser-known IAC properties:

The IAC portfolio goes even deeper than that, comprising additional consumer-geared realty sites at Domania and [iNest.com](http://iNest.com). Swapping timeshare weeks with fellow vacationers is a short skip away from IAC's ReserveAmerica campsite-booking specialist, not to mention its locally empowered [Citysearch.com](http://Citysearch.com) listings.

The site will naturally have a Wall Street investing flavor. Dave Kansas, who has headed up the editorial departments of [WSJ.com](http://WSJ.com) and [TheStreet.com](http://TheStreet.com) (Nasdaq: TSCM), is the president of the new venture. You don't waste that talent on telling folks which [destination club](http://destination club) offers the best cliffside Caribbean beach house. However, the real monetizing payoff of the new venture will be to take a more general personal-finance bent and use that magnetism to funnel info-hungry visitors into IAC's various other sites. A little more Suze Orman, a little less Jim Cramer.

### If it breeds, it leads

Giving lead-generating sites a content backbone isn't new. The master in that regard may be **Bankrate** (Nasdaq: RATE). How many times have you come across mortgage-rate listings, borrowing-trend reports, or Bankrate-scribed articles on fixed-income investing, each serving as an ambassador for the Bankrate brand? Plenty, right?

Generating traffic doesn't come cheap in the financial space. Just check with **Yahoo!** (Nasdaq: YHOO) and **Google** (Nasdaq: GOOG) to see what advertisers are willing to pay for clickthroughs to sites that specialize in loan origination, discount brokerages, or insurance products. Is it any wonder that Yahoo! and Google have made [recent initiatives](#) to boost the attractiveness of their financial portals?

A company like **InsWeb** (Nasdaq: INSW) seems to be [perpetually bleeding](#) through its piggy bank. It generates leads for the insurance industry, but it's struggling with the high costs of attracting traffic in its cash-deflating arbitrage. Bankrate is doing so much better because it's an oasis of syndicated content - an excellent catalyst for free, organic traffic.

### **Think different, invest differently**

Maybe I'm wrong. Maybe this will be little more than Dow Jones content, recycled and repurposed in a flashy IAC wrapper. Lyle awkwardly kisses Julia. The relationship is disbanded in a few years, with little to show for it.

Don't bet on it failing, though. IAC has its own organic spigot of eyeballs. You see it in the 40-year-olds hitting Ticketmaster to land concert tickets for The Police this summer, the newlywed couple trying to make sense of the nightclub scene in Orange County through Citysearch, or the university coed loading up IAC's [CollegeHumor.com](#) to see videos of practical jokes from last week's fraternity kegger.

None of these folks realize they're prime candidates for personal finance-ification. You may want to tackle some of that credit card debt before forking over \$150 to see Sting, Andy, and Stewart. Maybe you're feeling out of place in Southern California because you should really be moving back to Indiana. And don't even get me started on the gravity of those college tuition loans!

Dow Jones and IAC have real potential here, among a market that doesn't realize how badly it could use a little financial enlightenment. I'm betting that's where this new venture will strike pay dirt, even if it starts digging in the wrong holes.

Friday's press release was loaded with all the right buzzwords, like "social media" and "community-driven," but who are we kidding here? That isn't bringing anything new to the table. Here at The Motley Fool, we've been doing just that for a dozen years now. The value of this deal will come from the pairing itself. It seems so unlikely on the surface, but it's so perfectly interlocking and genre-broadening once you start digging.

Lyle and Julia pale in comparison to this matchup, my friends.

*The Motley Fool also offers a personal-finance newsletter - [Motley Fool Green Light](#) - full of money-saving tips and useful information. March's issue included information on opening an IRA account and the best investments for IRAs and other tax-favored vehicles. Try a [free 30-day trial](#) today.*

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