

Contract Terms and Conditions

FREQUENCY DISCOUNTS

Frequency rates are determined by the number of display advertising insertions that appear within a 12-month period, starting with the January/February 2008 issue and ending with the November/December 2008 issue. Advertisers with contracts will be billed at a contract rate; and advertisers who fail to fulfill their contract within the 2008 magazine issues will be short rated. Rates are based on frequency of ad placement.

PUBLISHER'S PROTECTIVE CLAUSE

In consideration of publication of an advertisement, the advertiser and the agency, jointly and severally, will indemnify and hold harmless the magazine, its officers, agents, and employees against expense (including legal fees) and losses resulting from the publication of the contents of the advertisement, listing or photo including, without limitations, claims, suits for libel, violation of the right of privacy, copyright infringement or plagiarism. The publisher will not be bound by any conditions printed or otherwise appearing on order blanks or copy instructions when such conditions conflict with the regulations set forth in this rate card.

All advertisements are accepted and published by the publisher on the representation of the agency and the advertiser that both are authorized to publish the entire contents and subject matter of the advertisement.

All accounts are due and payable within 30 days; any additional expense required to collect delinquent accounts will be the responsibility of the advertiser. All accounts handled by a collections agency will include a 35% fee, plus any related legal expenses.

The publisher will hold advertiser liable for payment of all advertising costs and accrued interest as stated in this rate card in the event advertising agency does not remit full amount due within 60 days of publication. All payments must be made in U.S. funds.

The publisher reserves the right, without liability, to accept or reject any advertisement, space reservation or contract at any time, with or without notice to the advertiser. No allowance will be made for errors in key numbers and under no circumstances shall publisher's liability to advertiser or advertising agency exceed the invoiced cost of the advertising space.

COMMISSIONS & TERMS

TERMS

Net due 30 days from publication date. Interest rate of 1.5% per month added to invoice after due date. 2% net discount allowed if payment received within 10 days of invoice date. New advertisers must submit payment with first insertion. All payments must be made in U.S. funds.

COMMISSIONS

Fifteen percent of gross billing allowed when payment terms and materials specifications are met.

CANCELLATIONS

Cancellations or changes in orders cannot be accepted after published ad-closing date. Covers and inserts are non-cancelable 30 days prior to ad closing.

