

CONTRACT AND COPY REGULATIONS

REFERENCE POLICY



All new display advertisers must have a completed advertising application along with two trade references and bank references (checking and savings) on file. Please provide complete addresses, as well as the home address and phone number of the owner. References will be checked out and cleared prior to granting advertising privileges.

ADVERTISING BY MINORS

Advertising copy will not be accepted from minors until a statement of responsibility form is executed by the minor's parent or guardian and references furnished. Minors should write advertising manager. Failure to do this results in loss of advertising rights.

CREDIT POLICY

Advertisers may establish credit by furnishing suitable commercial and bank references. We will investigate. Advertisers who have not previously established credit should submit cash with order. There are no secret rebates or discounts for any advertising. Current published rates are used in every instance. All advertising accounts are payable on receipt of billing and accounts are considered past due on the 20th of the month following publication. (See 112% Monthly Service Charge). Advertising contracts will automatically be suspended when unpaid balances are 60 days old. All past due accounts are subject to credit review regarding acceptability of further advertising. Advertisers on a "CASH-WITH-ORDER" basis will not be granted contract rates, unless balances are automatically charged to VISA, MasterCard, Discover, or American Express.

1½ % MONTHLY SERVICE CHARGE

A monthly service charge of one and one-half percent (1½%) will be made on all accounts having unpaid balances 20 days after Posting Cutoff (Billing) Date. Your cooperation in making prompt payments will be appreciated.

COLLECTION COSTS

Payments on advertising contracts must remain current. If not, it is publishers' privilege to cancel and use next higher rate to refigure charges for all insertions already made. A 1½% Monthly Service Charge (Annual Rate 18%) is made on all accounts having unpaid balances 20 days after Posting Cutoff (Billing) Date. All past due accounts are subject to credit review regarding acceptability of further advertising. In accordance with a policy of Amos Hobby Publishing, a past due account is automatically barred from doing business with any other division of Amos Hobby Publishing. In the event of delinquency of an advertising account, the advertiser agrees to pay all collection costs, attorney's fees and court costs incurred in the collection of the delinquency.

SUBMITTING ARTWORK & COPY

- Advertisements submitted electronically should meet production specifications outlined in media packet.
- Electronic files are requested.
- Extensive listing ads, such as price lists should be submitted as a text file, e-mailed or on disk, whenever possible.
- Design and layout services are provided for most advertisements. The advertiser will furnish the publishers with legible copy. The publishers will not be responsible for errors which might otherwise occur. Ad copy received by telephone is accepted at advertiser's risk although every effort possible, such as reading back, will be made for accuracy. All copy received by fax, e-mail or on computer disk is likewise accepted at sender's risk although reasonable care will be taken to assure accuracy.
- Copy running longer than the space order will be cut from the end of the listings or wording, at the discretion of the publisher.
- Cancellation of ads or alterations of their size are not accepted after the closing date.
- Artwork (including stamps other philatelic materials and coins) submitted for illustration will be returned in the manner specified by the advertiser. Return costs will be billed to the advertiser's account. We will make every effort to insure the safety of all such artwork but cannot accept responsibility for loss or damage of same.
- Only one tear sheet of the paper is furnished each display advertiser as proof of insertion upon request.
- The publishers assume no liability if for any reason it becomes necessary to omit an advertisement. The publishers shall not be liable for failure for any reason to print, publish or distribute all or any portion of an issue in which an advertisement accepted by the publishers is to appear.

MAIL BID SALES

The term "auction" is licensed in many states so all sales without a licensed auctioneer must be termed Mail Bid Sales and ad content must be solely of the Mail Bid Sale, not contained as part of another advertisement.

GENERAL CONDITIONS

- The publishers grant no special rates, discounts or privileges to anyone. Each advertiser is governed by the prices for space on our current rate card plus any allowable discounts and is treated on an equal basis with all other advertisers.
- All advertising orders are accepted subject to the terms and provisions of the current media packet. Extra production costs for artwork and photography will be charged in addition to space rates.
- No conditions, printed or otherwise, appearing on the order for advertising space, billing instructions or copy instructions which conflict with our stated policies will be binding on us. Recognition is granted to all bona fide advertising agencies, but no agency commissions are allowed.
- Verbal agreements are not recognized.
- Advertiser and advertising agency assume liability for all content (including text and illustrations) of advertisements printed and shall indemnify and hold harmless publisher and its employees, from and against all claims of any type or nature (including cost of defense of said claims) arising out of the contents and publication of said advertisements even though said advertisements may be edited by publisher, including, but not limited to, losses or expenses resulting from claims or suits for libel, violation of rights or privacy, plagiarism, and trademark and copyright infringement, whether caused by the negligence of the publisher or its employees, or otherwise. It is the responsibility of the advertiser and the advertising agency to obtain the appropriate releases on any item or individual pictured in the advertisement.
- The forwarding of an order is construed as an acceptance of all rates and conditions under which advertising is at the time sold. Copy deadlines are shown in each issue.
- The publishers assume no liability if for any reason it becomes necessary to omit an advertisement. The publishers shall not be liable for failure for any reason to print, publish or distribute all or any portion of an issue in which an advertisement accepted by the publishers is to appear.
- The publishers' responsibility for their errors is limited to the corrected publication of that portion of any advertisement which is incorrectly inserted.
- No advertising agency commissions are allowed.
- All advertising is submitted subject to publishers' approval. The publishers reserve the right to reject or decline advertising, or suspend advertising privileges for such periods of time, as in their discretion they see fit, for any reason whatsoever, irrespective of the validity of the reasons for rejection or declination of advertising or suspension of advertising privileges. Advertiser acknowledges that he is familiar with the present announced policies of advertising by publishers and understands that said policies may be changed or amplified in the future to meet changing conditions, and that all advertising copy submitted must conform to said policies as determined by the publishers. Publishers, in addition to rejecting or declining advertising copy which, in their discretion, does not conform to advertising policies, whether announced, or placed in effect by publishers, reserve the right to edit advertising copy to conform with said policies.
- Acceptance of advertising for any item or service is subject to investigation and verification of the product or service, and of the claims made for it in the advertisement submitted for publication. The publishers reserve the right to require a current financial statement from any advertiser at any time.
- All agreements are subject to strikes, accidents, fires, acts of God or other contingencies beyond the publishers' control.
- Advertisements offering prizes or contests such as grab bags of any nature, are acceptable providing prior written approval has been obtained from the U.S. Postal Service, Washington, D.C.
- Any ad simulating news style must be labeled "Advertisement" at the top and conform to other such requirements as the Publisher may require.

