

Effective: January 2009 Issue (revised 2/9/2009)

Black and White		4-Color	
page size	1X		1X
FULL PAGE	\$28,910		\$32,125
2/3 PAGE	\$23,705		\$26,345
1/2 PAGE	\$20,065		\$22,295
1/2 PAGE (ISL)	\$23,075		\$25,645
1/3 PAGE	\$16,575		\$18,410
1/4 PAGE	\$14,230		\$15,805

Premium Positions (4-Color Only)			
page position	1X	COVERS	
PAGE 2-3	\$72,285	COVER 2	\$40,155
PAGE 1	\$35,475	COVER 3	\$35,475
OPPOSITE TOC	\$35,475	COVER 4	\$43,565
OPPOSITE EDITORIAL	\$35,475		

AD SIZES Trim Size: 7.875" x 10.5" Bleed Size: 8.125"x10.75"
 No live matter within .25" of final trim size. On spreads allow .125" safety on each side of the gutter.

Unit Size	Live Area	Bleed
FULL PAGE	7 "x9.685"	8.125"x10.75"
TWO PAGE SPREAD	15"x9.685"	16"x10.75"
2/3 PAGE	4.625"x9.685"	5.125"x10.75"
1/2 PAGE HORIZONTAL SPREAD	15"x4.685"	16"x5.375"
1/2 PAGE ISLAND (DIGEST)	4.625"x7.3125"	5.125"x8"
1/2 PAGE HORIZONTAL	7"x4.685"	8.125"x5.375"
1/2 PAGE VERTICAL	3.4325"x9.685"	4"x10.75"
1/3 PAGE VERTICAL	2.25"x9.685"	2.75"x10.75"
1/3 PAGE SQUARE	4.625"x4.685"	---
1/4 PAGE VERTICAL	3.4325"x4.685"	---
1/6 PAGE VERTICAL	2.25"x4.685"	---
1/6 PAGE HORIZONTAL	4.625"x2.25"	---
1/8 PAGE	3.4325"x2.375"	---

Spreads: Supply one continuous image file – not two separate single pages.
 (Please see "Digital Display Ad Specifications" for acceptable file formats and shipping information)

2009 ISSUE CLOSING DATES

	SPACE CLOSE	MATERIALS DUE	ON SALE DATE
JANUARY	11/10/08	11/12/08	12/23/08
FEBRUARY	12/10/08	12/16/08	1/27/09
MARCH	1/9/09	1/15/09	2/24/09
APRIL	2/9/09	2/12/09	3/24/09
MAY	3/10/09	3/15/09	4/28/09
JUNE	4/10/09	4/17/09	5/26/09
JULY	5/11/09	5/13/09	6/23/09
AUG./SEPT.	6/25/09	6/30/09	8/11/09
OCTOBER	8/10/09	8/14/09	9/29/09
NOVEMBER	9/9/09	9/14/09	10/27/09
DEC./JAN.2010	10/23/09	10/29/09	12/08/09

ADVERTISING TERMS AND CONDITIONS

- Submission of advertising for publication constitutes acceptance of these terms by Advertiser and Agency. No conditions other than those set forth on this rate card and the insertion order shall be binding on the Publisher unless specifically agreed to in writing by the Publisher.
- All advertisements and their content are subject to Publisher's approval. Publisher reserves the right to reject or cancel any advertisement, insertion order, space reservation or position commitment at any time. Publisher shall not be liable for any costs or damages if for any reason Publisher fails to publish an advertisement, or for errors in key number or advertisers index.
- Conditions, other than rates, are subject to change by Publisher without notice. Rates are subject to change upon notice from the Publisher. Cancellation of any space reservation by the Advertiser or its Agency for any reason other than a change in rates will result in an adjustment of the rate (shortage) based on past and subsequent insertions to reflect actual space used at the earned frequency or volume rate.
- Cancellation or changes in orders may not be made by the Advertiser or its Agency after the closing date. Advertisements not received by closing date will not be entitled to approval or revision by Advertiser or its Agency.
- Positioning of advertisements is at the discretion of the Publisher except where request for a specific position is granted, in writing, by the Publisher.
- Publisher is not liable for delays in delivery, or non-delivery, in the event of an Act of God, action by any governmental or quasi-governmental entity, fire, flood, insurrection, riot, explosion, embargo, strikes whether legal or illegal, labor or material shortage, transportation interruption of any kind, work slow down, or any condition beyond the control of Publisher affecting production or delivery in any manner.
- Advertiser and its Agency shall be jointly and severally liable for monies due and payable to Publisher for advertising ordered and published. Should collection efforts become necessary, Advertiser and its Agency agree to pay attorney fees, expenses, and costs incurred in connection with collection of all monies due.
- Advertiser and its Agency warrant that they are properly authorized to publish the entire contents and subject matter of all advertising submitted for publication. When advertisements containing the names, likenesses and/or testimonials of living persons are submitted for publication, the order or request for the publication thereof shall be deemed to be a warranty by the Advertiser and its Agency that they have obtained written consent of the use of the name, likeness and/or testimonial of each and every living person which is contained therein. Advertiser and its Agency agree to indemnify and hold Publisher harmless from and against any loss, expense or other liability resulting from any claims or suits for misappropriation, libel, violation of rights of privacy, plagiarism, copyright infringement and any other claims or suits that may arise out of the publication of such advertisement.
- Until credit is approved, Advertisements are run on a prepaid basis only.