

2012 General Policies

O B S E R V E R P U B L I S H I N G C O M P A N Y

Ad Space Simulating Editorial Content

Advertisements that simulate editorial content must be plainly indicated as advertising and marked "Advertisement" at the top or bottom of the ad. All ads must have a border.

Audits

The *Observer-Reporter* is audited by the Audit Bureau of Circulations (ABC) and the U.S. Postal Service. *The Almanac* is audited by the Certified Audit of Circulations (CAC) and the U.S. Postal Service.

Cancellations

Cancellations will be accepted after the closing date at a 25 percent charge of space ordered.

Commissionable Rates

Fifteen percent commission is available to recognized advertising agencies. Clients represented by agencies are responsible for payment. The commissionable rates apply to gross rates only.

Contract Policy

Short-rates will apply for non-fulfillment of contracts. The advertiser may cancel a contract in writing within 60 days of a rate increase notification and may be subject to short-rate.

Credit Policy

Acceptance and publication of advertising does not constitute an extension of credit. Extension of credit may be granted upon completion and approval of credit application. Prepayment may be required until credit is approved. Costs incurred for the outsourcing and collection of delinquent accounts may be included in the past due amounts owed by the client, including interest of one and one-half percent per month on a balance unpaid by due date, or annual rate of 18 percent, plus reasonable collection service or attorney fees incurred.

Early Payment Discount

A two percent discount is available if the current month's charges are paid in full and received by the 15th of the month following insertion, providing there is no previous balance.

Effective Date

All contract and non-contract rates are effective as of Nov. 1, 2011

Insertion Orders

The publisher is not bound by any terms or conditions, printed or otherwise, appearing on order blanks, advertiser's forms or copy instructions when in conflict with terms and conditions on the publisher's rate card or policies.

Payment Terms

All accounts are due and payable 30 days from the date of invoice/statement. A service charge of one and one-half percent per month will be charged on a balance unpaid by the due date. The annual rate is 18 percent. The minimum service charge is one dollar.

Political Advertisements

Retail rates apply. Ad copy must be paid in advance (2% discount). Contracts available. Ads must include "Paid for by..." and are subject to publisher's approval.

Position

In no event will adjustments, reinsertions or refunds be made based on the position in which an advertisement has been published.

Published Rates

Representatives of *Observer Publishing Co.* are not authorized to deviate from published rates.

Publisher Assumes No Financial Liability

The publisher assumes no financial liability for typographical errors, copy omission or omission of an advertisement. The publisher assumes no liability for lost sales. In case there is an error, the advertising department will furnish a letter to the advertiser for public display. The publisher is not required to publish a correction. Claims for adjustment must be made within 10 days of the invoice date. Credit will be no greater than the price of the first advertisement containing the error.

Publisher's Right

The publisher reserves the right to reject or cancel any advertisement including brokered space or inserts at any time. All materials created by *Observer Publishing Co.* become the property of the publisher, unless otherwise agreed upon.

Rate Revisions

Rates may be revised with a 15-day written notice to contract advertisers.

Releases

Advertisers and respective agencies agree that they are fully authorized and licensed to use names and/or portraits or pictures of persons, living or dead, trademarks, copyrighted material, and any testimonials contained in any advertisement submitted by or on behalf of the advertiser and published in *Observer Publishing Co.* (OPC) publications. OPC will not assume any liability of loss, damage or expense as a result of the misuse of published material in any advertisement.

Run-of-Paper (R.O.P.) Requirements

The minimum ad size is one column wide by one inch deep. The full-page billing depth is 21 inches. Gutter space will be billed as one column.