

# OIL&ENERGY

**OILHEAT • PROPANE • RENEWABLES • HVAC**



2020 Media Card

Print • Online • eNewsletter

**OIL&ENERGY** **NEON:** NEFI Energy Online News™



**OIL&ENERGY**  
OILHEAT • PROPANE •  
DIESEL FUEL • BIOFUELS **ONLINE**

# THE MUST READ MAGAZINE

*Oil & Energy* gives energy marketers and HVAC contractors what they really want: expert information and insight that helps them make better decisions.

## THE BEST ENVIRONMENT FOR YOUR ADVERTISEMENTS

Advertisements must be seen to be effective. When you choose *Oil & Energy*, you choose an advertising environment that owners and executives enjoy and appreciate. They spend time with *Oil & Energy* because it delivers for them.

## IF IT MATTERS TO YOUR BUYERS, WE'RE ON IT.

What matters to your buyers? Chances are, they find it in the pages, blog posts, e-newsletters and social media feeds of *Oil & Energy* and *Oil & Energy Online*. We write about virtually every aspect of retail energy and home comfort marketing:

- Heating Oil
- Bioheat® Fuel & RINs
- Propane
- Natural Gas
- Fuel Quality
- Fuel Storage
- Hedging
- Heating and Cooling
- Energy Efficiency
- Boilers & Hydronics
- Furnaces & Airflow
- Ventilation
- Indoor Air Quality
- Burners & Combustion
- Fuel Trucks
- Truck Electronics
- Truck Equipment
- Efficient Fuel Delivery
- Remote Monitoring
- Data Management
- Business Intelligence
- Payment Processing
- Data Security
- Cloud Computing
- Solar & Geothermal
- Diversification
- Home Energy Auditing
- Building Envelope
- Equipment Financing
- Propane Autogas
- Connectivity
- Advanced Controls
- Bulk Plants
- Insurance
- Employee Relations
- Marketing
- Collections



## YOUR ADVERTISING SUPPORTS NEFI

When you advertise in *Oil & Energy*, you support NEFI, a leading advocate for the retail fuel industry, including marketers of Oilheat, propane, motor fuels and biofuels. NEFI is the principal lobbyist in Washington for the Oilheat industry, and every issue of *Oil & Energy* contains NEFI's "Washington Report" with in-depth news from the legislative and regulatory spheres.



## TO ADVERTISE ...

Your contact for advertising inquiries is David Heiser. You can reach him any time:

**Email:** [dheiser@goprimedia.com](mailto:dheiser@goprimedia.com)

**Direct Phone:** (215) 681-1772 • **Fax:** (516) 222-2357

**Mailing address:**

Oil & Energy  
c/o PriMedia, Inc.  
401 Franklin Avenue, Suite 310  
Garden City, NY 11530  
Website: [www.oilandenergyonline.com](http://www.oilandenergyonline.com)

# 2020 MONTHLY TOPICS

Three issues will receive bonus distribution at trade shows, as indicated below. *Oil & Energy* will publish 10 issues: monthly issues March through October and combined issues for January/February and November/December.

## JANUARY/FEBRUARY

Terminals & Transport | Propane Logistics | Diversification

## JULY

ULS & Bioheat® Fuel | Emissions Science | A/C & Ventilation

## MARCH

Payments & Finance | Business Management |  
Oil Burner Technology

## AUGUST

Fuel Delivery | Tank Monitoring | Operations Efficiency

## APRIL

Hedging | Data Management |  
Propane Equipment & Appliances  
*Bonus Distribution at NPGA Southeastern Convention*

## SEPTEMBER

Business Intelligence | Thermostats & Controls |  
Heat Pumps & Mini-Splits  
*Bonus Distribution at HEAT Show*

## MAY

Truck Equipment | Technical Training | Boiler Technology  
*Bonus Distribution at Eastern Energy Expo*

## OCTOBER

Propane & Alternative Fuel Technology |  
Renewable Fuel Standard | Insurance & Safety

## JUNE

Mergers & Acquisitions | Fleet Management |  
Diagnostics & Efficiency

## NOVEMBER/DECEMBER

Fuel Quality | Biodiesel Blending | Storage Tanks

## CONTRIBUTING ARTICLES TO OIL & ENERGY

Expert articles are an important part of our coverage, and we encourage companies and individuals to write for us. To contribute an article, please contact Editor Samuel Diamond at 516-222-2041 or [editorial@oilandenergymagazine.com](mailto:editorial@oilandenergymagazine.com). He will help a contributor identify a topic, learn the guidelines and schedule the submission. Contributed articles must be informative and instructive, so that they deliver value for the readers. Promotional articles will be considered for use as sponsored or advertorial.

## SPONSORED CONTENT

Sponsored articles and advertorials may also be submitted for inclusion in print and online. *Oil & Energy Online* hosts sponsored articles, videos, blog posts, polls and more. For details, please contact David Heiser at 215-681-1772 or [dheiser@goprimedia.com](mailto:dheiser@goprimedia.com).

## NEFI'S MEMBERSHIP GUIDE

The Membership Guide is one of the New England Oilheat market's most trusted resources. Developed for and by Oilheat professionals and the companies that serve them, this directory is kept near at hand all year long, so industry decision-makers can easily and quickly locate the companies which support their bottom line.

**Advertise in both *Oil & Energy* and the Membership Guide, and get additional discounts. Call your sales representative for details.**

# OIL&ENERGY

## Color Ads

UNIT SIZE:	1X insertion	4X or more
Full Page .....	\$2575 .....	\$2445 .....
2/3 Page .....	\$2250 .....	\$2150 .....
1/2 Page .....	\$2160 .....	\$2035 .....
1/3 Page .....	\$1810 .....	\$1750 .....
1/4 Page .....	\$1560 .....	\$1520 .....
Mini-Double* .....	\$625 .....	
Mini-Single* .....	\$525 .....	

\*Mini-ads available in color only. Minimum agreement, 3 months.

## CONTRACT PRIORITY FOR FOLLOWING: 10X RATE

(Includes color charges)

<b>Page 2</b> (Inside Cover) .....	\$2575
<b>Page 3</b> (Adjacent to "Front Burner," 1/3 page) .....	\$1960
<b>Page 5</b> (Opposite "Content Review") .....	\$2490
<b>Inside Last Page</b> .....	\$2575
<b>Back Cover</b> (Including Bleed) .....	\$3140
<b>Other Guaranteed Position:</b> Add 15% to space rate	

Marketplace:	Single	Double
Color .....	\$400/month .....	\$510/month .....
B&W .....	\$150/month .....	\$255/month .....

## ADVERTISING RATES

(Effective December 1, 2019)

Rates are per number of insertions in a publication year.

Additional discounts and promotions available for 6 or more placements. Call 215-681-1772 for details.

## NEFI'S MEMBERSHIP GUIDE

### AD RATES

All advertisements in the 2020 Directory will be four-color.

Back Cover Full page	<b>Please call for Premium Position pricing</b>
Inside Front Cover Full page	
Inside Back Cover Full page	
Full page .....	\$1,999.50
2/3 pg (Vert.) .....	\$1,729.50
2/3 pg (Horz.) .....	\$1,729.50

1/2 pg (Horz.) .....	\$1,279.50
1/2 pg (Island) .....	\$1,279.50
1/3 pg (Vert.) .....	\$1,019.50
1/3 pg (Square) .....	\$1,019.50
1/4 pg (Vert.) .....	\$759.50
1/4 pg (Horz.) .....	\$759.50
1/6 pg (Horz.) .....	\$629.50
Logo w/ Listing .....	\$100.00

## ONLINE MARKETING OPPORTUNITIES FOR OIL & ENERGY ONLINE AND NEFI.COM



**NEON: NEFI Energy Online News™**

### OilAndEnergyOnline.com

Leaderboard .....	\$300/month
Large Square .....	\$250/month
Rectangle .....	\$125/month

### @OIL&ENERGY (monthly e-letter)

Monthly Advertisement .....	\$250/month
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### NEFI.com

Leaderboard .....	\$500/month
Home Page Rectangle .....	\$350/month
Interior ROS Rectangle .....	\$150/month

### NEON (weekly e-letter)

Premier Sponsorship (Banner) .....	\$500/month
Monthly Sponsorship (Rectangle) .....	\$250/month

# OIL&ENERGY & MEMBERSHIP GUIDE

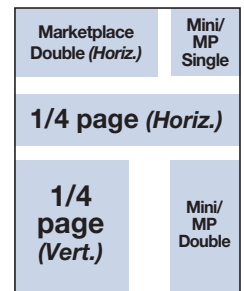
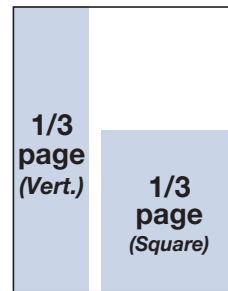
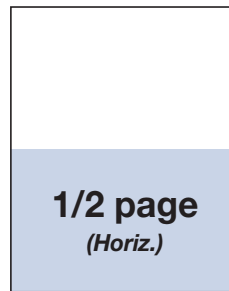
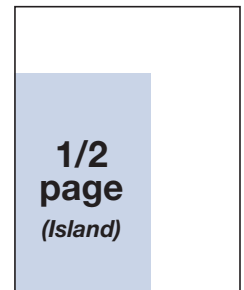
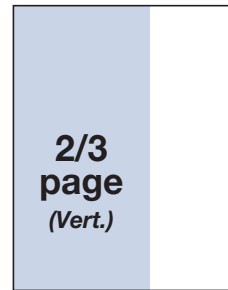
## MECHANICAL SPECIFICATIONS

Publication trim size: 8 1/8" x 10 7/8"

Mechanical Requirements:

Sizes in inches

	Width	x	Depth
Full page	8.125	x	10.875
Safe Area	7.125	x	9.875
With Bleed	8.625	x	11.375
2/3 pg (Vert.)	4.625	x	9.75
2/3 pg (Horz.)	7	x	6.625
1/2 pg (Horz.)	7	x	4.875
1/2 pg (Island)	4.625	x	7.25
1/3 pg (Vert.)	2.25	x	9.75
1/3 pg (Square)	4.625	x	4.875
1/4 pg (Vert.)	3.5	x	4.825
1/4 pg (Horz.)	7	x	2.5
Mini-Double	2.25	x	4.125
Mini Single	2.25	x	2
<b>Marketplace</b>			
Single Square	2.25	x	2
Double Square (Vert.)	2.25	x	4.125
Double Square (Horz.)	4.625	x	2



## NEFI.com

Sizes in pixels

W x H

Leaderboard	640	x	80
Home Page Rectangle	300	x	100
Interior ROS Rectangle	300	x	100

## Oil and Energy Online

Sizes in pixels

W x H

Leaderboard	640	x	80
Square	300	x	300
Rectangle	300	x	100

## NEON

Sizes in pixels

W x H

Banner	446	x	120
Rectangle	140	x	120

## Oil and Energy E-Newsletter

Sizes in pixels

W x H

Rectangle	320	x	250
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640 x 80

300 x 100

300 x 100

300 x 100

640 x 80

300 x 300

300 x 100

### Deadlines

Space reservations: 5th day of the month prior to issue of publication  
 Materials: 10th day of the month prior to issue of publication

## 2020 SPACE RESERVATION

Rates Effective Dec. 1, 2019

Please use this form to reserve your space for 2020.

### Instructions

1. Choose your ad size\*
2. Choose the months for your insertions
3. Calculate your total cost
4. Complete all company and contact information
5. Fax completed form to 516-222-2357

\*If you are reserving ads in different sizes, please use a separate form for each size.

Color Rates:	1X insertion	4X or more
Full Page .....	\$2575 .....	\$2445 .....
2/3 Page .....	\$2250 .....	\$2150 .....
1/2 Page .....	\$2160 .....	\$2035 .....
1/3 Page .....	\$1810 .....	\$1750 .....
1/4 Page .....	\$1560 .....	\$1520 .....
Mini-Double .....	\$625 .....	(Mini-ads available in color only.)
Mini-Single .....	\$525 .....	Minimum agreement, 3 months.)

MARKETPLACE:	Single	Double
(minimum three-month insertion)	Color .....	\$400/month .....
	B/W .....	\$150/month .....
		\$510/month .....
		\$255/month .....

Comments:

Please see 2020 Rate Card for additional information.

## Your order

**Advertiser** (as they should appear in advertiser listing)

Company name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Contact: \_\_\_\_\_  
 Website: \_\_\_\_\_

**Advertising Agency** (if applicable)

Company name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Contact: \_\_\_\_\_  
 Website: \_\_\_\_\_

**Your Ad Size (Choose one):\***

- Full Page   
  2/3 Page   
  1/2 Page   
  1/3 Page   
  1/4 Page  
 Mini-Double   
  Mini-Single   
  Marketplace Single   
  Marketplace Double  
 Marketplace Single B/W   
  Marketplace Double B/W

\*If you are ordering ads of different sizes, please use a separate Space Reservation form for each size.

**Months Your Ad Will Run:**  
 (Check all that apply)

(April, May and September issues get bonus distribution at trade shows, as indicated)

- January/February 2020   
  July 2020  
 March 2020   
  August 2020  
 April 2020 (NPGA Southeastern Convention)   
  September 2020 (HEAT Show)  
 May 2020 (Eastern Energy Expo)   
  October 2020  
 June 2020   
  November/December 2020

**Cost:** # of months \_\_\_\_\_ x Rate \_\_\_\_\_ = \_\_\_\_\_

Subject to approval by Oil & Energy Magazine

Bill to:     Advertiser     Agency     Other:    Company: \_\_\_\_\_  
 O&E Account Rep: \_\_\_\_\_    Address 1: \_\_\_\_\_  
 \_\_\_\_\_    Address 2: \_\_\_\_\_  
**Person Providing Ad Materials**    City/State/Zip: \_\_\_\_\_  
 Name: \_\_\_\_\_    Contact Person: \_\_\_\_\_  
 Company: \_\_\_\_\_    Phone Number: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_    Fax Number: \_\_\_\_\_  
 E-Mail: \_\_\_\_\_    E-mail: \_\_\_\_\_

By signing here, you confirm your company's advertising reservation, agree to pay for the advertising each month, and accept the Terms and Conditions on page 10:

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# 2020 Space Reservation for NEFI.com, Oil & Energy Online and the O&E and NEON Newsletters

**Rates Effective Dec. 1, 2019**

Please use this form to reserve your space for 2020.

**Instructions**

1. Choose the online ads that you want
2. Choose the months for your ad reservations (Sold on a first-come-first-served basis)
3. Calculate your total cost
4. Complete all company and contact information
5. Fax completed form to 516-222-2357

**NEFI.com Advertising Opportunities and Prices**

Choose your ad and your months for 2020

**Leaderboard \$500/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$500 = \_\_\_\_\_

**Home Page Rectangle \$350/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$350 = \_\_\_\_\_

**Interior Run-of-Site Rectangle \$150/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$150 = \_\_\_\_\_

**NEON Newsletter Advertising Opportunities and Prices**  
 Choose your months for 2020. *(Subject to availability)*

**Premier Sponsorship (Banner): \$500/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$500 = \_\_\_\_\_

**Monthly Sponsorship (Rectangle): \$250/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$250 = \_\_\_\_\_

**Oil & Energy Online Advertising Opportunities and Prices**  
 Choose your ad and your months for 2020

**Leaderboard \$300/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$300 = \_\_\_\_\_

**Square \$250/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$250 = \_\_\_\_\_

**Rectangle \$125/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$125 = \_\_\_\_\_

**@OIL&ENERGY Newsletter Advertising Opportunities and Prices**  
 Choose your months for 2020. *(Subject to availability)*

**Rectangle \$250/month**

- January  February  March  April  May  June  July  
 August  September  October  November  December

Number of months x \$250 = \_\_\_\_\_

NEFI.com Total = \_\_\_\_\_

Oil & Energy Online Total = \_\_\_\_\_

NEON Newsletter Total = \_\_\_\_\_

@OIL&ENERGY Total = \_\_\_\_\_

**Combined Total =** \_\_\_\_\_

**Company and Product to be Advertised:**

*(as they should appear in advertiser listing)*

Company Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Website: \_\_\_\_\_

**Person Providing Ad Materials:**

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Phone Number: \_\_\_\_\_

E-Mail: \_\_\_\_\_

By signing here, you confirm your company's advertising reservation, agree to pay for the advertising each month, and accept the Terms and Conditions on page 10:

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Send Bills to:**

Company: \_\_\_\_\_

Address 1: \_\_\_\_\_

Address 2: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

E-mail: \_\_\_\_\_



# 2020 NEFI's Membership Guide

## Advertising Information

### AD RATES & SIZES

Publication trim size: 8 1/8" x 10 7/8"

Mechanical Requirements: *Sizes in inches*

	Width	x	Depth	Price
Back Cover <i>Full page</i>	8.125	x	10.875	<i>Please call</i>
Inside Front Cover <i>Full page</i>	8.125	x	10.875	<i>for Premium</i>
Inside Back Cover <i>Full page</i>	8.125	x	10.875	<i>Position pricing</i>
Full page	8.125	x	10.875	\$1,999.50
Safe Area	7.125	x	9.875	
With Bleed	8.625	x	11.375	
2/3 pg (Vert.)	4.625	x	9.75	\$1,729.50
2/3 pg (Horz.)	7	x	6.625	\$1,729.50
1/2 pg (Horz.)	7	x	4.875	\$1,279.50
1/2 pg (Island)	4.625	x	7.25	\$1,279.50
1/3 pg (Vert.)	2.25	x	9.75	\$1,019.50
1/3 pg (Square)	4.625	x	4.875	\$1,019.50
1/4 pg (Vert.)	3.5	x	4.825	\$759.50
1/4 pg (Horz.)	7	x	2.5	\$759.50
1/6 pg (Horz.)	2.25	x	4.125	\$629.50

All advertisements in the 2020 Directory will be four-color.

Binding: Saddle stitch

### Ad Copy Revision Charges

Only minor revisions (e.g., ZIP/area codes, phone numbers, address changes) are accepted. First revision and supplied proof at no charge. If additional proofs are necessary by reason of publisher error, no charge. Any author's alterations after first revision will incur a charge of \$50 per supplied proof.

If you have any questions, or require further assistance, please contact PriMedia at 800-796-3342.

### Submitting Materials\*\*

#### Electronic Files

Please submit ads electronically, on disk or via e-mail. Ads may be submitted in QuarkXPress, InDesign, as stand-alone EPS files (with all images embedded and fonts converted to outlines), TIFF (300 dpi) files or Press Ready PDF files. Macintosh files preferred. Appropriate fonts must be supplied, or the editor will provide substitutes. Illustrations must be TIF or EPS format. Electronic files can be sent by e-mail: nefi@primediamy.com.

#### Camera Ready Artwork\*\*

Any submitted artwork must be 1200 dpi resolution with a line screen of 133.

### Production Charges

In the event electronic files or artwork cannot be provided, PriMedia will design and produce any size ad for you. Please contact 800-796-3342 for more information.

## NEFI 2020 Membership Guide Insertion Order

Your Ad Size (Choose one):\*  Full Page – \$1,999.50  2/3 Page – \$1,729.50  1/2 Page – \$1,279.50  Logo w/ Listing – \$100.00  
*Please call for Premium Position availability*  1/3 Page – \$1,019.50  1/4 Page – \$759.50  1/6 Page – \$629.50

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Contact: \_\_\_\_\_ Title: \_\_\_\_\_

Bill Advertiser: \_\_\_\_\_ Bill Agency: \_\_\_\_\_ Ad Cost: \$ \_\_\_\_\_

Billing address if different: \_\_\_\_\_

Bill me later  Charge my credit card:  Visa  Mastercard  Discover  AMEX  
*(Payment must be received no later than 5/31/20)* Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Order cannot be accepted if not signed and dated.**  
Insertion Orders Close: A.S.A.P. Materials Close: A.S.A.P.

Please make check payable to PriMedia, Inc. and send with completed order form to:  
PriMedia, Inc. • 401 Franklin Avenue, Suite 310 • Garden City, NY 11530  
Fax: (516) 222-2357 • E-mail: nefi@primediamy.com



## **Classified Advertising Prepayment Required.**

Use online submittal for classified ads: \$10 per line NET RATE. 4 line minimum (approximately 25 words). Photo or graphic: \$30.00.

SUBMIT AT [www.oilandenergyonline.com/classifieds](http://www.oilandenergyonline.com/classifieds)  
DISPLAY CLASSIFIED: Contact production office for net rate, pending material and layout by e-mail at [advertising@oilandenergymagazine.com](mailto:advertising@oilandenergymagazine.com) or by phone at (800) 79-MEDIA.

## **Circulation**

Rate base per 9,970 distribution to heating oil, propane and Bioheat® Fuel marketers, heating contractors, fuel service providers, fuel wholesalers and related fuel oil equipment and heating service companies. Distributed to owner, management, and technical personnel at above locations.

## **Rate Card in Effect December 1, 2019**

This card supersedes and replaces all prior rate cards. Oil & Energy is the official publication of NEFI.

**Binding:** Saddle stitch.

**Advertising Materials (Print):** Electronic material only. High-Resolution PDF (300 DPI and fonts embedded). See information below on how to supply ad materials via FTP.

**Advertising Materials (Online):** For online ad formats all dimensions are always measured in pixels and the recommended file weight is about 20-40k.

**Preprinted Inserts:** Base rate of \$1,900 for full circulation. (Full circulation only) Final net rate determined by base rate, insert weight, insertion handling and postage charges. Consult Oil & Energy office to determine total net rate. Inserts can be tip-in, bound-in or can accompany publication within polybags. Contact David Heiser well in advance of issue date for mechanical specs at (215) 681-1772. To ship inserts, contact our office for specific instructions.

**Closing Date:** Published monthly. Mailed last week of month preceding date of issue. Reservations due the 5<sup>th</sup> of the month preceding the date of the issue. Art and copy due the 10<sup>th</sup> of the month preceding date of issue. (Example: Orders for September issue are due by August 5; Copy/art for September issue due by August 10.) Cancellations are due in writing 30 days prior to the 5<sup>th</sup> of the month preceding date of issue.

## **Copy Regulations**

Advertising copy is subject to approval of the publisher.

## **Publisher's Copy Protective Clause:**

Advertisers and their agencies assume liability for all content of advertisements printed and assume responsibility for any claims that may arise from their advertising.

## **Agency Commission**

Commission of 15% of gross space, bleed and color. No commission on mechanical charges. Agency commission will be honored only if net payment due is received by Oil & Energy no later than 35 days from date of invoice. Please read agency/advertiser payment liability notice.

## **Agency/Advertiser Liability**

The company, firm, group or individual sponsoring an advertisement shall be responsible for payment if the advertising agency involved does not pay Oil & Energy within 35 days from date of invoice even though the advertiser may have compensated the agency for said advertisement. Agency and advertiser are jointly and severally responsible for payment plus any and all expenses incurred for collection of payments due the publisher.

## Terms and Conditions

**Copy Regulation:** All advertisements are accepted and published by the publisher entirely on the representation that the agency and/or the advertiser are properly authorized to publish the entire contents and subject matter thereof. It is understood that in consideration of the publication of advertisements, the advertiser and/or the agency will indemnify and save the publisher harmless from and against any claims or suit for libel, violation or right of privacy, plagiarism, copyright or trademark infringement and any other claims or suits based on the contents or subject matter of such publication.

The right is reserved to reject any advertising considered objectionable as to wording or appearance, or not in harmony with the best interest of our readers.

Publisher is not responsible for failure to publish any advertisement because of labor disputes, strikes, government action, war, fire, riots, breakdown of equipment, acts of God or other circumstances beyond the publisher's control.

Upon signing orders or contracts, payment for first insertion is required. Credit cards (Visa, MasterCard, American Express and Discover) or checks will be accepted for prepayment.

Rates are based on total number of insertions used within each contractual year. Insertions may be the same or varied sizes. If more or fewer insertions are used within one year than specified in the billing rate, charges will be adjusted to correspond with the earned space rate. Discounts or no-charge placements will be offered at the end of the contract term, and credited at the smallest ad placement within the contract term. Contracts may be cancelled by the advertiser or Publisher on written notice, 30 days in advance of the closing date. The advertiser will be billed for actual space used within the contract year. Advertising copy from most recent insertion will run if copy is not received by specific deadline, or, if there is no previous insertion, client is liable for cost of contracted space not used, and space will be allocated at discretion of publisher.

Publisher reserves the right to insert the word "Advertisement" in ads that simulate the editorial format.

Invoicing will be rendered monthly. Invoices rendered to Advertiser shall be conclusive as to the correctness of the items stated unless Company receives written objection within fifteen (15) days thereof. Non-receipt of invoices or lack of invoicing shall not impact Advertiser's liability hereunder. Any discounts given shall be forfeited/reversed for invoices not paid within sixty (60) days from the date thereof. Invoices shall be due thirty (30) days after the date of invoice and failure to pay within such timeframe shall result in a default hereunder and shall further be deemed a default under any other agreements with Company. Invoices not paid when due shall accrue interest at the rate of one and one-half percent (1.5%) per month (18% annual), or such lesser rate permitted by law. After 30 days, advertising can be withheld until the outstanding balance is paid.

Agency and Advertiser shall be jointly and severally liable for payment of the amounts owed under this Contract.

In the event of default or material breach by Advertiser/Agency, in addition to other remedies available at law, Company may: (a) cancel this Contract without prior notice and demand payments of all amounts remaining due and owing; (b) without terminating this Contract, declare the entire balance of payments to be made hereunder immediately due and payable; (c) remove all of Advertiser's advertisements without limiting Advertiser's liability hereunder; and/or (d) declare Advertiser in default under any other agreement with Company. Waiver by company of any breach by Advertiser/Agency hereunder shall not prejudice the rights of the Company with respect to any breach not specifically waived by Company. Any collection expense will be borne by advertiser including all fees and reasonable legal fees. Should it be necessary for any litigation to take place on this account, including matters of the collection of unpaid bills, cases will be heard in the State of New York, County of Nassau.

No conditions, printed or otherwise, appearing on the space order, billing instructions or copy instructions that conflict with the Publisher's stated policies will be binding on the Publisher. This Contract contains the full agreement of the parties, and no prior representation or assurance, verbal or written not contained herein, shall affect or alter the obligation of either party hereto.

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