OIL&ENERGY

OILHEAT • PROPANE • DIESEL • BIOFUEL • HVAC





2023 Media Card
Print • Online • eNewsletter • Webinars

NEON: NEFI Energy Online News™



THE ENERGY BUSINESS SOURCE FOR INSIGHTS ON BIOFUELS, PROPANE, HVAC, LOGISTICS, TECHNOLOGY AND MORE

Throughout the U.S. Northeast and across the globe, liquid fuel providers deliver reliable energy solutions that heat homes, move fleets, keep the lights on and power economies. For generations, these businesses' owners and leaders have turned to one publication for the expert knowledge and insights that help them make better decisions.

Oil & Energy gives energy marketers and HVAC contractors what they really want...

THE BEST ENVIRONMENT FOR YOUR ADVERTISEMENTS

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

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

Your audience is our audience. If it matters to them, it matters to us, and we will cover it extensively in print, online, e-newsletters, social media, webinars, podcasts, and any other medium that reaches that audience. We produce valued content on virtually every aspect of retail energy and home comfort marketing:

- Heating Fuel
- · Biofuels & RINs
- Propane
- · Natural Gas
- Fuel Quality
- · Fuel Storage
- Hedging
- · Heating and Cooling
- Energy Efficiency
- · Boilers & Hydronics
- · Furnaces & Airflow
- Ventilation
- Electrification
- Indoor Air Quality
- · Supply Chain Strategy
- · Burners & Combustion
- Fuel Trucks
- Truck Electronics
- Terminal Equipment
- Operations Efficiency
- · Remote Monitoring

- Data Management
- · Business Intelligence
- · Payment Processing
- Data Security
- · Cloud Computing
- · Solar & Battery Storage
- Diversification
- · CRM Software
- · Driver/Tech Staffing
- Home Energy Auditing
- · Building Envelope
- Equipment Sales
- · Propane Autogas
- Connectivity
- · Essential Services
- · Advanced Controls
- · Biofuel Blending
- Insurance
- · Employee Retention
- Marketing
- · Mergers & Acquisitions



YOUR ADVERTISING SUPPORTS NEFI

When you advertise in *Oil & Energy*, you support NEFI, the leading advocate for the renewable liquid heating fuels industry, including marketers of heating fuel, biofuels, propane and HVAC. NEFI is the principal voice in Washington for the liquid heating fuel industry, and every issue of *Oil & Energy* contains NEFI's "Front Burner" and "FYI" report with in-depth news from the legislative and regulatory spheres.

TO ADVERTISE, CONTACT ...



David Heiser

email: dheiser@primediany.com **call:** 215-681-1772 | **fax:** 516-222-2357

Online: OilAndEnergyOnline.com

Mailing address:

Oil & Energy, c/o PriMedia, Inc. 401 Franklin Avenue, Suite 310, Garden City, NY 11530

2023 MONTHLY TOPICS

Oil & Energy will publish 10 issues: monthly issues March through October and combined issues for January/February and November/December. **Select issues will receive bonus distribution at trade shows, as indicated below.*** Deadlines: Space reservations due 5th day of the month prior to issue of publication; Materials due 10th day of the month prior to issue of publication.

JANUARY/FEBRUARY

Terminals & Transport | Propane Logistics | Business Strategy

MARCH

Payments & Finance | RIN Trading | Burner Technology

APRIL

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

MAY

Truck Equipment | Driver/Tech Staffing | Boiler Technology

*Bonus Distribution at Eastern Energy Expo**

JUNE

Mergers & Acquisitions | Net-Zero Fuels | Platform Intelligence

Bonus Distribution at Northern New England Energy Conference*

Bonus Distribution at HEAT Show*

JULY

Succession Planning | Biofuel Infrastructure | Propane Storage & Supplies

AUGUST

Fuel Delivery | Tank Monitoring | Operations Efficiency

SEPTEMBER

Equipment Innovations | Distribution & Warehousing | Customer Relationship Management

OCTOBER

Renewable Propane & Diesel | Benefits & Compensation | Equipment Sales

NOVEMBER/DECEMBER

Fuel Quality | Biofuel Blending | Storage Tanks

*Subject to availability. Bonus distribution schedule subject to changes until event dates are finalized. Reserve now to ensure placement.



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 sdiamond@primediany.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 content.

SPONSORED CONTENT

Sponsored articles may be submitted for inclusion in print and online (details on page 6). The Oil & Energy website will also host sponsored articles, videos, webinars, podcast, blog posts, surveys and more. For details, please contact David Heiser at 215-681-1772 or dheiser@primediany.com.

NEFI'S MEMBERSHIP GUIDE

The Membership Guide is one of the liquid heating fuel market's most trusted resources. Developed for and by heating fuel 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.

IL&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 agı	reement, 3 months.

CONTRACT PRIORITY FOR FOLLOWING:	10X RATE
(Includes color charges)	
Page 2 (Inside Cover)	\$2575
Page 3 (Adjacent to "Front Burner," 1/3 page)	\$1960
Page 5 (Opposite "Table of Contents")	\$2490
Inside Last Page	\$2575
Back Cover (Including Bleed)	\$3140
Other Guaranteed Position: Add 15% to spa	ace rate

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

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

ADVERTISING RATES

(Effective December 1, 2022)

Rates are per number of insertions in a publication year.

NEFI'S MEMBERSHIP GUIDE

AD RATES

Back Cover Full page

All advertisements in the 2023 Directory will be four-color.

Back Cover Full page	Please call	
Inside Front Cover Full page	for Premium	
Inside Back Cover Full page	Position pricin	
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 MAGAZINE AND NEFI.COM

OIL&ENERGY

oilandenergyonline.com

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

@OIL&ENERGY (monthly e-letter)

Monthly Advertisement\$250/month



NEFI.com

Leaderboard.....\$500/month Home Page Rectangle.....\$350/month

NEON (weekly e-letter)

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

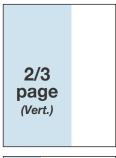
OIL & ENERGY & MEMBERSHIP GUIDE

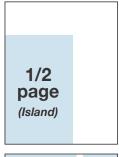
MECHANICAL SPECIFICATIONS

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

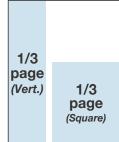
i ubilcation tilli sizc. O 1/O X i	0 1/0		
Mechanical Requirements:	Sizes in inches		
	Width	X	Depth
Full page	8.125	X	10.875
Safe Area	7.125	X	9.875
With Bleed	8.625	X	11.375
2/3 pg (Vert.)	4.625	X	9.75
2/3 pg (Horz.)	7	X	6.625
1/2 pg (Horz.)	7	X	4.875
1/2 pg (Island)	4.625	X	7.25
1/3 pg (Vert.)	2.25	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	Χ	4.125
Mini Single	2.25	Χ	2
Marketplace			
Single Square	2.25	X	2
Double Square (Vert.)	2.25	X	4.125
Double Square (Horz.)	4.625	X	2
1 /			







1/2 page (Horiz.)





NEFI.com	Sizes in pixels		
	W	Χ	Н
Leaderboard	640	Χ	80
Home Page Rectangle	300	Χ	100
Interior ROS Rectangle	300	Χ	100

NEON	Sizes i	Sizes in pixels			
	W	Χ	Н		
Banner	446	Χ	120		
Rectangle	140	Х	120		

OilAndEnergyOnline.com

Leaderboard
Square
Rectangle

Oil & Energy E-Newsletter

Rectangle

VV	Χ	Н
640	Χ	80
300	Χ	300
300	Χ	100

Sizes in pixels

Sizes in pixels W x H

320 x 320





Oil & Energy Sponsored Content Packages

Make news. Make headlines. Make an impact.

With Oil & Energy Sponsored Content Packages, you go beyond advertising, to position your company front-and-center in one or more exclusive articles.

This is not an "advertorial" — it's something much more engaging, a feature story that leverages your professional expertise to provide readers an informed insider perspective!

Content Packages are available in three tiers of editorial engagement.

Headliner (\$6,100): 2 Articles, 2 Blog Posts, E-Newsletter & Social Media Promotion + 20% off

optional corresponding ads, ½-pg or larger. (Ads must appear in same issues as

articles. Ad positions determined based on available space.)*

Insider (\$3,300): 1 Article, 1 Blog Post, Social Media Promotion + 10% off optional corresponding

ad, ½-pg or larger. (Ad must appear in same issue as article.

Ad position determined based on available space.)*

Source (\$2,850): 1 Full-Page Article + Social Media Promotion

Sponsored Editorial (\$2,750): 1 Full Page Article – We Write & Edit

Sponsored Article (\$2,575): 1 Full Page Article – You Write, We Edit*

For each of our top four Sponsored Content options, our editor will interview your chosen company representative on your preferred topic. We will then write an article based on that discussion and send it back for your review. Headliner & Insider packages include an edited interview transcript that may be used for a blog post in support of the article.

Sponsored Content availability is limited. Contact Marketing Coordinator David Heiser to discuss rates and secure your placements today.

Call: 215-681-1772 | Email: dheiser@primediany.com

Also be sure to ask about our vendor spotlight eblasts, which reach PriMedia's exclusive proprietary email list of nearly 10,000 industry professionals (details on page 10).

*Some restrictions may apply. See the terms and conditions, and contact Oil & Energy for details.



OIL&ENERGY

Deadlines

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



2023 SPACE RESERVATION

Rates Effective Dec. 1, 2022

Please use this form to reserve your space for 2023.

Instructions

- 1. Choose your ad size*
- Choose the months for your insertions
- Calculate your total cost
- Complete all company and contact information
- 5. Fax completed form to 516-222-2357 or scan and email to dheiser@primediany.com

*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		
_			\$2035		
1/3 Page		\$1810 .	\$1750		
_			\$1520		
_			(Mini-ads available in color only		
Mini-Single		\$525	Minimum agreement, 3 month		
MARKETP	LACE:	Sing	le Double		
(minimum Color		\$400/mon	th\$510/month		
tnree-montn	D 044	0.4507			

B/W......\$150/month\$255/month

Comments:

insertion)

Please see 2023 Rate Card for additional information

Your Order	7 70000 00	o 2020 Maio Gara	707 444	tional iiio	madon.	
Advertiser (as they should appear in advertiser listing) Company name:			Advertising Agency (if applicable)			
			Comp	any name	:	
Address:			Addre	ss:		
Phone Number:			Phone	Number:		
Contact:			Conta	ct:		
Website:			Websi	te:		
Your Ad Size (Choose one):*	Full Page	☐ 2/3 Page	1 /	∕₂ Page	☐ 1/3 Page	☐ 1/4 Page
*If you are ordering ads of different sizes, please use a separate Space Reservation form for each size.	☐ Mini-Double	☐ Mini-Sir	ngle	☐ Mark	etplace Single	☐ Marketplace Double
	☐ Marketplace Single B/W			☐ Mark	etplace Double	B/W
Months Your Ad Will Run:	☐ January/February 2023		□ July 202	23		
(Check all that apply)	☐ March 2023				□ August :	2023
*Select issues get bonus distribution at trade shows as		ion at NPGA Southeaste	stern Convention September 2023		ber 2023	
indicated. Bonus distribution schedule subject to changes		ion at Eastern Energy Ex	Expo • October 2023		2023	
until event dates are finalized.	D 1 0000#		Conference	□ Novemb	er/December 2023	
Cost: # of months		x Rate			= _	
					Subje	ct to approval by Oil & Energy Magazine
Bill to: Advertiser	Agency	— Outlot.		•		
Oil & Energy Account Rep:			Address 1:			
			Address 2.			
Person Providing Ad Materials Name:			City/State/Zip:			
			00.11.201			
			Phone Number:			
E-Mail:						
By signing here, you confirm you Terms and Conditions on page	our company's adve					
Signature:					Da	ate:









■ November
■ December

2023 Space Reservation for NEFI.com, OilAndEnergyOnline.com and the Oil & Energy and NEON Newsletters

August

Rates Effective Dec. 1, 2022

Please use this form to reserve your space for 2023.

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 or scan and email to dheiser@primediany.com

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W		-		411		пап		111		11124	21111	201	H-1
м	15		TUUIII 1	. U.	145	וונסוי	IU U	191		uvo	en le		ш

Choose your ad and your months for 2023							
Leaderboa	ard \$500/month						
•	□ February □ March □ April □ May □ June □ July □ September □ October □ November □ December						
Number of	months x \$500 =						
Home Pag	ge Rectangle \$350/month						
January	☐ February ☐ March ☐ April ☐ May ☐ June ☐ July						
August	☐ September ☐ October ☐ November ☐ December						
Number of months x \$350 =							

NEON Newsletter Advertising Opportunities and Prices Choose your months for 2023. (Subject to availability)

Premier Sponsorship (Banner): \$500/month

Monthly Sponsorship (Rectangle): \$250/month									
Number of months x \$500 =									
☐ August	September	Oct	ober [☐ Novembe	er 🔲 De	ecember			
January	February	March	April	May	June	July			

Monthly Sponsorship (Rectangle): \$250/month										
January	February	March	🔲 April	May	June	July				
August	September	Oct	ober [■ Novemb	er 🔲 D	ecember				
Number	of months x \$	S250 <u>=</u>								

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 12:

OilAndEnergyOnline.com Advertising Opportunities and Prices

Choose y	Choose your ad and your months for 2023										
Leaderboard \$300/month											
January	February	March	April	May	June	July					

October

Number of months x \$300 = ___ Premium Square \$300/month

September

January	February	■ March	☐ April	May	June	July				
August	September	Octo	ober _	Novembe	er 🔲 De	ecember				
Number of months x \$300 =										

Square \$250/month

January	rebluary	I March A	pili 🗀 iviay 🗀	June 🗀 July					
August	September	October	November	December					
Number of months x \$250 =									
Rectangle	\$125/month								

January	☐ February	■ March	☐ April	May	June	July			
August	September	Oct	ober 🗆	■ November	er 🔲 D	ecember			
Number o	Number of months x \$125 =								

@OIL&ENERGY Newsletter Advertising Opportunities and Prices Choose your months for 2023. (Subject to availability)

· ·										
Rectangle	e \$250/month									
-	☐ February ☐ March ☐ April ☐ May ☐ June ☐ July☐ September ☐ October ☐ November ☐ Decembe									
	•									
Number of	f months x \$250 =									
NEFI.com To	otal =									
OilAndEnerg	OilAndEnergyOnline.com Total =									
NEON News	NEON Newsletter Total =									
@OIL&ENEI	@OIL&ENERGY Total =									
-										

Combined Total =

Company and Product to be Advertised:	Send Bills to:
(as they should appear in advertiser listing)	Company:
Company Name:	Address 1:
Phone Number:	
Website:	
Person Providing Ad Materials:	Contact Person:
Name:	Phone Number:
Company:	
Phone Number:	
E Mail:	

Signature: Date:



2023 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	Х	Depth	Price
Back Cover Full page	8.125	Х	10.875	Please call for
Inside Front Cover Full page	8.125	Х	10.875	Premium
Inside Back Cover Full page	8.125	Х	10.875	Position pricing
Full page	8.125	Х	10.875	\$1,999.50
Safe Area	7.125	Х	9.875	
With Bleed	8.625	Х	11.375	
2/3 pg (Vert.)	4.625	Х	9.75	\$1,729.50
2/3 pg (Horz.)	7	Х	6.625	\$1,729.50
1/2 pg (Horz.)	7	Х	4.875	\$1,279.50
1/2 pg (Island)	4.625	Х	7.25	\$1,279.50
1/3 pg (Vert.)	2.25	Х	9.75	\$1,019.50
1/3 pg (Square)	4.625	Х	4.875	\$1,019.50
1/4 pg (Vert.)	3.5	Х	4.825	\$759.50
1/4 pg (Horz.)	7	Х	2.5	\$759.50
1/6 pg (Horz.)	2.25	Х	4.125	\$629.50

All advertisements in the 2023 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 call 215-681-1772 or 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@primediany.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 can design and produce any size ad for you. Please call 215-681-1772 or 800-796-3342 for more information.

NEFI 2023 Membership (Guide I	nsertion	Order
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Please call for Premium Position availability	:* ☐ Full Page – \$1,999.50 ☐ 1/3 Page – \$1,019.50	☐ 2/3 Page – \$1,729.50 ☐ 1/4 Page – \$759.50	☐ 1/2 Page – \$1,279.50☐ 1/6 Page – \$629.50	Logo w/ Listing – \$100.00
Address:				
City/State/ZIP:				
	Fax:			
Contact:				
Bill Advertiser:	Bill Agency: Ad Cost: \$			
Billing address if diffe	rent:			
☐ Bill me later (Payment must be recieved no later than 5/31/23)	Charge my credit card:	VisaMastercard	DiscoverAME	X
	Card Number:		Exp. Date:	
Signature:			Date:	

Vendor Spotlight Email Blasts

Go beyond e-newletter advertisements with an industry-wide email blast dedicated exclusively to your company. This far-reaching option is perfect for:

- Company News
- Product Spotlights
- New Hire Introductions
- Help Wanted Solicitations
- Any Major Announcement

Give your voice the attention it deserves. Our in-house staff will tailor your email blast to reach the widest or most specific audience possible. Email assistance can include:

- Copy Writing
- Copy Editing
- Proofreading
- Email Design
- List Consolidation
- Reporting & Analytics
- And More



Webinar-Podcast Partners Program

Leverage the reach and insight of our multimedia publication Let our team co-host and produce your webinar or podcast

- Showcase Products
- Generate Sales Leads
- Increase Brand Awareness
- Educate Decision Makers
- Engage a Captive Audience

Need help developing webinar and podcast content? Our co-publisher PriMedia is here for all your needs. In-house staff will work with your team to:

- Create and Edit a Webinar Presentation
- Formulate Podcast Talking Points
- Record and Edit Final Podcast or Webinar
- Produce Webinar Video or Podcast Audio
- Distribute via Emails, Website and Social Media



Rates May Vary. Contact Marketing Coordinator David Heiser to Discuss Pricing. call: 215-681-1772 | email: dheiser@primediany.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 DISPLAY CLASSIFIED: Contact production office for net rate, pending material and layout by e-mail at 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, 2022

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). Convert fonts to outlines for best results. 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 10 times annually.

Mailed last week of month preceding date of issue. Reservations due the 5th of the month preceding the date of the issue. Art and copy due the 10th 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 5th 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.







