

OIL & ENERGY

OILHEAT • PROPANE • DIESEL • BIOFUEL • HVAC

2026 Media Card

Print • Online

eNewsletter • Webinars



**National Energy
& Fuels Institute**

neon NEFI ENERGY
ONLINE NEWS

OIL & ENERGY

OILHEAT • PROPANE • DIESEL • BIOFUEL • HVAC

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

2026 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.

Subject to change

JANUARY–FEBRUARY

Terminals & Transport | Propane Logistics | Business Strategy

MARCH

Payments & Finance | RINs Trading |
Data Management

APRIL

Hedging | Propane Equipment & Appliances |
Mergers & Acquisition

Bonus Distribution at NPGA Southeastern Convention*

MAY

Truck Equipment | Driver/Tech Staffing | Test Equipment
Bonus Distribution at Eastern Energy Expo*

JUNE

Boiler Technology | Succession Planning | Platform Intelligence
Bonus Distribution at Northern New England Energy Conference*

JULY

Biofuel Infrastructure | Propane Storage
& Supplies | Burner Technology

AUGUST

Fuel Delivery & Tank Monitoring | Operational
Efficiency | Net-Zero Fuels
Bonus Distribution at HEAT Show*

SEPTEMBER

Equipment Innovations | Distribution & Warehousing |
Customer Relationship Management
Bonus Distribution at Southern New England Energy Conference*

OCTOBER

Renewable Propane & Diesel | Benefits
& Compensation | Equipment Sales

NOVEMBER–DECEMBER

Fuel Quality | Biofuel Blending | Storage Tanks

**Subject to availability. Bonus distribution schedule subject to change. Reserve now to ensure placement.*

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 Rhonda Gerson at 516-222-2041 or editor@oilandenergymagazine.com. She 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.

CONTENT AS A SERVICE

Oil & Energy's CAAS service includes sponsored articles, videos, webinars, podcasts, blog posts, surveys, and more (details on page 4). Sponsored content may be submitted for inclusion. For more 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.**

Make news. Make headlines. Make an impact.

Oil & Energy Content As A Service (CAAS) programs go beyond advertising to position your company front-and-center in one or more exclusive articles.

This is not an “advertorial” — it’s a feature story that leverages your professional expertise to provide readers an informed insider perspective!

CAAS Packages are available in multiple formats to meet your communications needs.

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 Article (\$2,750):

1 Full Page Article – We Write & Edit

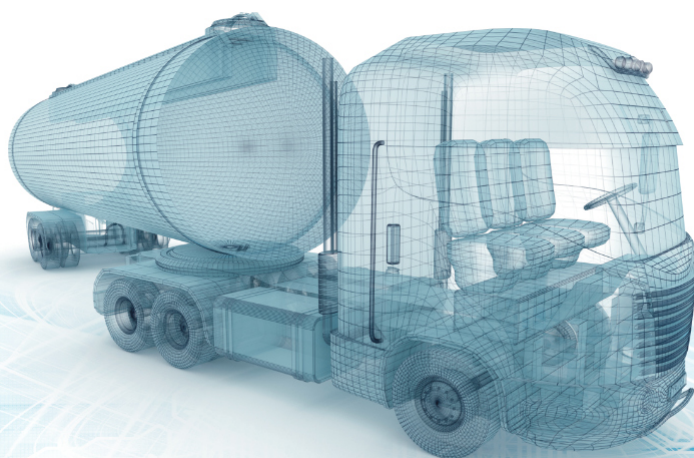
An Oil & Energy editor or writer will interview your company representative on your preferred topic. The content will be developed based on your company’s goals, and will be sent to the company for final review.

Contact Marketing Coordinator David Heiser to discuss rates and secure your placements today.

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

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

Turn to page 5 for Additional CAAS Digital Services, including Email Marketing, to reach PriMedia’s exclusive proprietary email list of more than 6,000 industry professionals.



Sponsored Email Blasts and Mini-Series

Our far-reaching email programs provide your company with industry-wide distribution of an eblast to PriMedia's proprietary email list of more than 6,000 industry professionals. Each email is exclusive to your company.

Consider a **Mini-Series** of multiple emails within a period of a few weeks or months, promoting your business to decisionmakers across the country.

Oil & Energy Sponsored Email/Mini-Series Programs are perfect for:

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

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

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



Lead-Gen Podcasts

Leverage the reach and insight of our multimedia publication.

Let our team co-host and produce your webinar or podcast.

Seeing is believing – so show your company to its best light. Utilize Oil & Energy's digital services and platforms to develop, co-host/moderate, produce and publicize your webinar or podcast.

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

Need help developing webinar and podcast content? The Content As A Service team at 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.

6

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)

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 space 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, 2024)

Rates are per number of insertions in a publication year.

NEFI'S MEMBERSHIP GUIDE

AD RATES

All advertisements in the 2026 Directory will be four-color.

Back Cover Full page	Please call for Premium Position pricing
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 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
-----------------------------	-------------



neon NEFI ENERGY
ONLINE NEWS

NEFI.com

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

NEON (weekly e-letter)

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

Rates Effective Dec. 1, 2025

Please use this form to reserve your space for 2026.

Deadlines**Space reservations:** 5th day of the month prior to issue of publication**Materials:** 10th day of the month prior to issue of publication**Your Order****Advertiser** (as they should appear in advertiser listing)

Company Name: _____

Address: _____

Phone Number: _____

Contact: _____

Website: _____

Advertising Agency (if applicable)

Company Name: _____

Contact: _____

Address: _____

Phone Number: _____

Website: _____

Billing☐ Bill Advertiser☐ Bill Agency☐ Bill Other (please complete section)

Name: _____

Company: _____

Address 1: _____

Address 2: _____

City/State/Zip: _____

Phone Number: _____

Website: _____

E-Mail: _____

Oil & Energy Account Rep: _____

Comments:

*Please see 2026 Rate Card for additional information.***1. Choose Your Ad Size*** **If you are ordering ads of different sizes, please use a separate Space Reservation form for each size.***AD PLACEMENTS**

	1X	4X or more			
FULL PAGE	☐ \$2575	☐ \$2445	Mini-Double	☐ \$625	<i>Mini and Marketplace ads require a 3-month placement</i>
2/3 PAGE	☐ \$2250	☐ \$2150	Mini-Single	☐ \$525	
1/2 PAGE	☐ \$2160	☐ \$2035	MARKETPLACE: Single	Double	
1/3 PAGE	☐ \$1810	☐ \$1750	Color	☐ \$400	☐ \$510
1/4 PAGE	☐ \$1560	☐ \$1520	B/W	☐ \$150	☐ \$255

CAAS PACKAGES

HEADLINER	☐ \$6,100
INSIDER	☐ \$3,300
SOURCE	☐ \$2,850
SPONSORED ARTICLE	☐ \$2,750

2: Choose the months for your insertions☐ January/February 2026☐ May 2026*

Eastern Energy Expo

☐ August 2026*

HEAT Show

☐ November/
December 2026☐ March 2026☐ June 2026*

Northern New England Energy Conference

☐ September 2026*

Southern New England Energy Conference

☐ April 2026*

NPGA Southeastern Convention

☐ July 2026☐ October 2026**Select issues get bonus distribution at trade shows as indicated. Bonus distribution schedule subject to change.***3. Calculate your total cost**

Cost: # of months _____ x Rate _____ = _____

*Subject to approval by Oil & Energy Magazine***4. Confirm all company, contact and billing information is completed above.****5. Sign below and fax completed form to 516-222-2357 or scan and email to dheiser@primediany.com**

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:

Signature: _____ Date: _____

2026 DIGITAL SPACE RESERVATION

NEFI.com, OilandEnergyOnline.com, and NEON and Oil & Energy Newsletters



Rates Effective Dec. 1, 2025

Please use this form to reserve your space for 2026.



OilAndEnergyOnline.com

Choose your ad and your months for 2026

Leaderboard \$300/month

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

Number of months x \$300 = _____

Premium Square \$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

Choose your months for 2026. (Subject to availability)

Rectangle \$250/month

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

Number of months x \$250 = _____

OilAndEnergyOnline.com Total = _____

@OIL&ENERGY Total = _____

Company:

(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 12:

Signature: _____

Date: _____

NEON Newsletter

Choose your months for 2026. (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 = _____

NEFI.com

Choose your ad and your months for 2026

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 = _____

NEON Newsletter Total = _____

NEFI.com Total = _____

Combined Total =

Send Bills to:

Company: _____

Address 1: _____

Address 2: _____

City/State/Zip: _____

Contact Person: _____

Phone Number: _____

Fax Number: _____

E-mail: _____



2026 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 for</i>
Inside Front Cover <i>Full page</i>	8.125	x	10.875	<i>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 2026 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@primediamny.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 2026 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/
Please call for Premium ☐ 1/3 Page – \$1,019.50 ☐ 1/4 Page – \$759.50 ☐ 1/6 Page – \$629.50 Listing –
Position availability \$100.00

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 Card Number: _____ Exp. Date: _____
no later than 5/31/25)

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@primediamny.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, 2025

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.