



1. Any and all advertising contracts and insertion orders are entered into in the state of California, county of Orange.
2. Space reservation, production materials and changes must be received by the publisher in writing by close date. Verbal agreements are not recognized by the publisher.
3. Advertiser is responsible for providing advertising materials to the publisher by the issue closing date. If advertising materials are not received by this date, the publisher may use previously run material if available. Ad materials received after the closing date may be subject to additional production charges.
4. Advertisements are accepted on representation that the advertiser and or its agency of record have the right to publish its contents. Advertiser and its agency agree to indemnify and hold publisher harmless against any expense or loss by reason of any claims arising out of the advertisements publication.
5. Conditions, other than rates, are subject to change by the publisher without notice.
6. Insertion orders are accepted subject to the provisions of the current rate card. Rates are subject to change by the publisher upon 90 day notice. If a rate change occurs, space reserved may be cancelled by the advertiser or its agency at the time the change becomes effective without incurring short-rate charges, provided the advertisements published to the date of the cancellation are consistent with the appropriate frequency or volume rate. All cancellations must be received in writing by the closing date. Cancellation of space reservations by the advertiser or its agency for any other reason in whole or part by the advertiser will result in an adjustment of the rate (short rate) based on past and subsequent insertions to reflect actual space used at the earned frequency of volume rate.
7. Contents of advertisements are subject to publisher approval. The publisher reserves the right to reject or cancel any advertisement, insertion order, space reservation, or position commitment at any time.
8. Positioning of advertisements is determined by the publisher.
9. The publisher shall have no liability for errors in any key numbers or advertisers' indexes.
10. Advertisements received by the publisher after closing date are not entitled to the privilege of approval or revision by the advertiser or its agency.
11. Cancellations, changes in orders or refunds may not be made after the closing date.
12. Publisher is not liable for any costs or damages if, for any reason, it fails to publish an advertisement.
13. Publisher has the right to hold the advertiser and its advertising agency jointly and severally liable for such moneys as are due and payable to the publisher for advertising which the advertiser or its agent ordered and was published.
14. No conditions other than those set here shall be binding to the publisher unless specifically agreed to in writing by the publisher. Publisher will not be bound by conditions printed or appearing on order blanks or copy instructions which conflict with provisions set here.
15. Publisher is not liable for delays in delivery and or non-delivery in the event of governmental or quasi-governmental entity action, act of God, fire, flood, insurrection, riot, embargo, explosion, strikes, whether legal or illegal, labor or material shortage, transportation interruption of any kind, work slowdown or any condition beyond the control of the publisher affecting production or delivery in any manner.
16. First time advertisers are required to pre-pay their advertisement. Other advertisers may be subject to pre-pay if determined by publisher. If payment is not received within 45 days from the invoice date, the account may be placed on credit hold, which may result in your advertisement not running. Payments may be charged on a credit card.
17. Publisher shall be entitled to payment from the advertiser and/or its agency for any and all collection and litigation costs incurred by the publisher, including but not limited to reasonable attorney's fees and court costs. A 1.5% monthly service charge (18% APR) may be charged to the unpaid balance of accounts due after 45 days.