



## Policies and procedures

Advertising and insert rates are non-commissionable.

The publisher reserves the right to reject or revise any ad or insert that he deems to be objectionable. Advertisements that demean any individual, race, religion, sex, institution, firm, business, profession, organization or affectional preference will not be accepted.

Any advertisement having the appearance of editorial material will have "Advertisement" printed above it. (In case it somehow doesn't, we'll insert it for you.)

The advertiser and/or advertising agency agrees to defend and indemnify the publisher against any and all liability resulting from the publication of the advertisement.

The publisher will not be liable for slight changes or typographical errors that do not lessen the value of an advertisement, or for any other errors appearing in the advertisement unless the publisher received corrected copy before the copy deadline with corrections plainly noted thereon. However, if the mistake was ours, we'll make all reasonable amends.

If, for whatever reason your ad or preprinted insert does not make it into the paper, we'll make sure it's in the next issue—free.

Any display ad cancelled after the space reservation deadline is subject to a cancellation fee of \$3.00 per column inch (\$30 minimum—see deadlines on calendar page). Any display ad cancelled after 12:00 p.m. on the day following the space reservation deadline will be charged at the full rate. (In other words, you can pull it, but you still pay for it.)

Artwork, type, negatives, positives and all other items created by the newspaper are understood to be the newspaper's property. Such items will be stored for a period of time at the newspaper's discretion.

### Political Advertising

In true democratic fashion, we offer our political advertisers the same advertising rates and discounts as everyone else. However, political ads are accepted with payment in advance only.

While we may agree that too many laws exist governing political advertising, we'll do our best to help you comply so that neither of us gets sued.

### Religious Advertising

A discount of 20% is available to churches and synagogues on advertising that refers to services with no admission charge.

### Terms of Payment

Payment may be made by cash, check or credit card (Visa, MasterCard or Discover).

Credit account applicants must complete and remit a signed credit application. Ask your account executive for details. Until we get the results, you'll need to pre-pay.

All pre-payments must be received by the display ad camera-ready deadline (see deadlines on calendar page). If not, we must regretfully cancel your ad and charge a cancellation fee of \$3.00 per column inch (\$30 minimum).

A service charge of \$20.00 will be added to any check returned to Villager Communications unpaid by the advertiser's bank.