



## **Advertising Policies**

### **Billing and Discount Information**

**Closing Date.** The last date to reserve or cancel space. Cancellations must be in writing. Display ad materials are due one week after printed closing date. Special section ad materials are due at closing.

**Cancellation Rights.** Neither the advertiser nor its agency may cancel or make changes in insertion orders after the closing date. Cancellation must be in writing, and none is considered accepted until confirmed in writing by your Account Executive. Covers cannot be cancelled after 60 days prior to the closing date.

**Commission, Cash Discount.** Fifteen percent (15%) of gross billing is allowed to recognized advertising agencies. Commission is not allowed on such charges as artwork, conversions, printing, reprints, backup and special handling charges. Two percent (2%) cash discount allowed on net (after agency commission) for display advertising, if paid within 10 days of invoice date. Cash discount does not apply to classified advertising.

**Credit, Billing.** Space invoices are due net 30 days to established agencies and advertisers. New advertisers and agencies **MUST PAY CASH WITH FIRST ORDER AND WITH ALL SUBSEQUENT ORDERS UNTIL CREDIT IS APPROVED.** Credit may be requested after the first order by submitting a credit application to the CTI Credit Department. **PAST DUE ACCOUNTS WILL BE CHARGED** one percent (1%) **OF THE TOTAL UNPAID BALANCE PER MONTH.** Accounts that are more than 90 days past due from date of invoice will be required to submit cash in advance of future orders. Clients of agencies more than 90 days past due will be notified of the situation. **JOINT LIABILITY:** Advertiser and agency assume joint liability for payment of all debt incurred by the agency on behalf of the advertiser. Advertiser must pay directly to Christianity Today International the net cost of all advertisements placed by the appointed agency when agency fails to pay.

**Bleed.** No additional charge for bleed ads.

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**Volume Discounts.** An advertiser's discount level will be determined based on the gross dollar volume for which they contract or commit at the commencement of their contract year.

All published advertising rates are considered gross rates. An advertiser's gross dollar volume will be computed based on the total of all advertising placed at published rates. Any advertising not billed at published rates (i.e. remnant pricing) will not be included in an advertiser's gross dollar volume.

**Variations from Contract Commitments.** At the point that an advertiser's gross dollar volume exceeds the level at which they contracted or committed, the advertiser will qualify for a higher discount per the discount schedule. However, the higher discount shall not be applied retroactively to any advertising placed by the advertiser.

If an advertiser's gross dollar volume does not reach the level at which they contracted or committed, the advertiser will be billed for the difference between the discount for which they contracted/committed and the discount which they earned on the advertising which they placed.

**Delivery of Ad Materials**

*Ad materials must be delivered to:*

CTI Production Manager  
Magazine Name/Issue Date  
465 Gundersen Drive  
Carol Stream, IL 60188

*Identify all insertion orders and ad materials:*

CTI Advertising  
Advertiser Name  
Magazine Name/Issue Date  
Size & Color of Ad

To submit digital materials via e-mail, please refer to our Specifications Guide.

**Rejection.** Any advertisement placed in CTI's family of magazines and on the CTI internet site must 1) be consistent with the CTI corporate Mission Statement and Statement of Faith, 2) comply with all applicable federal, state, and local laws and regulations, and 3) have no political agenda. CTI reserves the right to reject any advertisement at any time. CTI is not liable for any costs relative to an advertisement that has been rejected.

**Indemnification.** In consideration of publication of an advertisement, the advertiser and the agency, jointly and severally, will indemnify and hold harmless Christianity Today International, its officers, agents, and employees against expenses (including legal fees) and losses resulting from the publication of the contents of the advertisement, including without limitation, claims or suits for libel, violation of right of privacy, copyright infringement, or plagiarism.

The publisher is not responsible for errors in key numbers, advertiser index or coupon back up.

**Rate Changes.** Christianity Today International reserves the right to change rates without advance notice.

**Restrictions.** Any attempt to simulate the publication's format is not permitted. The publisher reserves the right to place the word "Advertisement" with copy that, in the publisher's opinion, resembles editorial matter.

**Return Policy.** Unless instructed otherwise, ad material will be discarded after 12 months.

**Special Positions.** Positions can be guaranteed only after consulting with your Account Executive as to availability. Guaranteed preferred position charge: Ten percent (10%) additional over space and color charges.

**Special Sections.** When CTI is responsible for production of the ad, CTI reserves the right to edit copy submitted for length and consistency of style within the section. CTI cannot offer individual designs. We request that advertisers submit materials by closing date. CTI must receive ALL materials no later than one week after closing date of the issue in which that special section will appear.

**First Right of Refusal.** To retain a paid cover position or other paid special position from last year, it will need to be contracted 60 days before ad closing.

**Inserts.** Please refer to our Specifications Guide.

**Report of Record.** CTI impression reports for online ads are the report of record.

**Missions and Conference Discount**

Missions and conference organizations qualify for an additional 15% discount above the earned discount level that they attain.