Reach our readership of more than 1 million people with MS, their families, caregivers and health professionals.

Connect with Momentum readers in print and in various ways online.

Support the National Multiple Sclerosis Society’s vision of a world free of MS.

CONTACT: Amy Lawrence | National MS Society | Tel: 303-698-6100 x15204 | Amy.Lawrence@nmss.org
Welcome

Momentum, a quarterly magazine, is the largest publication focused on multiple sclerosis in the world with a circulation of over 475,000 and an average issue readership of over 1 million.

About Momentum

• Momentum readers include people living with MS, their families, caregivers, physicians, nurses and allied health care providers, event fundraisers and donors to the National MS Society.
• Momentum provides reliable, comprehensive and timely information about all aspects of MS.
• Companion tools to Momentum include an interactive magazine app and recently redesigned website with nearly 180,000 unique visitors last year.

About the National MS Society

The National Multiple Sclerosis Society exists because there are people with MS. Our vision is a world free of MS. Everything we do is focused so that people affected by MS can live their best lives as we stop MS in its tracks, restore what has been lost and end MS forever.

Momentum’s Spring 2019 issue won a Platinum Award in the category “Print Media | Design | Publication Cover”

Momentum’s Winter 2018-2019 Website and App won an Award of Excellence in the category “Campaigns, Programs & Plans (Health & Medical)”

Momentum’s Winter 2018-2019 issue received a 2019 Finalist Award in the category “Nonprofit Publication”
The Alliance is also supporting the creation of tools to speed up and improve clinical trials, so more treatments can be studied faster and at less cost. For example, researchers are studying biomarkers that can identify changes in the brain if a treatment is effective and potentially predict the course of the disease. A biomarker is a characteristic of the body that can be measured to show how the body is doing. A protein from a blood test can be used to diagnose a heart attack, for example. In clinical trials, biomarkers are often used to measure the effects on people of the drug being tested.

**International drug discovery networks**

BRAVEinMS comprises 13 investigators from Italy, France, Germany, Europe, Canada and the United States. The team is identifying compounds that may protect nerve cells or promote myelin repair. Protecting nerve cells would prevent further damage and disability from progressive MS while repairing myelin would allow people with progressive MS to recover some function.

The BRAVEinMS team started with more than 1,500 compounds. Using sophisticated bioinformatics tools, researchers created a virtual model. They then screened these compounds for their ability to protect nerve cells or promote myelin repair in laboratory tests. Results of many laboratory tests led to seven compounds that could potentially become drugs, two of which appear to be the most promising, according to Martino.

“We are confident these two compounds will be the right ones to progress to clinical trials,” Martino says. “The compounds work in animal models; the next step would be clinical trials in people.”

**The role of the immune system**

Francisco Quintana, PhD, professor of neurology at Brigham and Women’s Hospital, Harvard Medical School, is leading the team focused on developing a drug discovery pipeline for progressive MS. He and his team of eight investigators from the U.S., Canada, Israel and South Korea are studying the immune system’s role in the central nervous system to find effective treatments for progressive MS. While the immune system normally protects the body from infections, Quintana and other researchers have found that the immune system is actually contributing to the progression of MS.

A key breakthrough in this area occurred in March 2021. Martino hopes to have the results of the testing by the end of 2021. If the compounds work in animal models, the next step would be clinical trials in people.

**Compounds are screened for their ability to protect nerve cells or promote myelin repair.**

“Both networks have identified candidate molecules that look promising for application to progressive MS. They are finishing the validation stage. The next steps will be to take these molecules into clinical trials,” Fox says.

The Alliance is funding projects to improve clinical trials and speed the development of new treatments. These include developing a mouse blood test that could predict and measure disease progression. Other projects include creating tools that use MRI images as a biomarker of disability progression for use in clinical trials. The blood test project explores whether the protein Serum Neurofilament light chain (NfL) can function as a biomarker, helping researchers determine if a treatment is effective.

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**Researchers created a virtual model of MS.**

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**What is multiple sclerosis?**

Multiple sclerosis is an unpredictable, often disabling disease of the central nervous system that disrupts the flow of information within the brain, and between the brain and body. Symptoms vary from person to person and range from numbness and tingling to walking difficulties, fatigue, dizziness, pain, depression, blindness and paralysis.

MS affects nearly **1 million people** in the U.S. Read more at nationalMSsociety.org/what-is-MS.

**Why advertise in Momentum?**

*Momentum* connects people affected by MS to the resources and information they need to live their best lives and offers access to the most sophisticated, best-informed and engaged audience that takes action as a result of what they read. The magazine provides the most proactive and comprehensive information about MS, and it offers advertisers a targeted pipeline to reach key decision-makers and influencers in the MS community.

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Lisa McRipley learned an early lesson in empowerment.

*by James Townsend*

*Early on in her life, Lisa McRipley learned the value of speaking up when she felt something was wrong. When she was an eighth-grade Black student in a predominantly white school, a substitute teacher announced that the class would be watching the movie "Gone with the Wind" over three days. After a scene in which the late Butterfly McQueen portrayed Scarlett O'Hara's slave girl, Prissy, the teacher said, "It was so wonderful back then. I wish it were like that now." McRipley had had enough: "I want you to take that back," she told the teacher. "If it were still like that today, I would be a slave." The teacher scolded her, saying, "You are out of order!" But McRipley replied, "I refuse to watch this film," and walked out of the classroom with her friend, the only other Black girl in the class.

"My mom always told me never to let anyone tell us we were less than. Both my parents really helped me to feel empowered." — Lisa McRipley

Lisa McRipley helped organize the Black MS Experience Summit.

As an MS Activist, she has shared her experience dealing with unaffordable MS medications. She connected with U.S. Rep. Rashida Tlaib of Michigan, who presented McRipley's story during the House of Representatives Committee on Oversight and Reform hearing on drug pricing. Tlaib is a member of the Congressional MS Caucus, which focuses on issues that affect people living with MS. "Rep. Tlaib is deeply committed to serving her constituents and passionate about serving her community," McRipley says. "She helped me understand the importance of advocacy."
2023 Momentum editorial features

The award-winning magazine includes in-depth stories about people living with MS, expert opinions from MS specialists, reports on current events, MS advocacy and recent advances in MS research. Features fall into these categories:

**Thrive**

Deep dives into wellness, symptom management, social matters and employment issues, with a focus on strategies that enable people with MS — as well as their families and caregivers — to live their best lives.

**Connect**

Building, growing and maintaining relationships — both personal and professional — in a life with MS.

**Solve**

The latest scientific research, discoveries and findings about MS, and how they're improving people's lives.

**Impact**

Spotlight on the MS movement in action; helps to raise awareness, support and funds. Profiles of people and organizations that have touched lives within the MS community.
Stephanie Barnes, who has primary-progressive MS

In the know
Practical tips for managing finances, home life, health, nutrition and fitness.

Fired up
First-person narratives from people with MS, raising their voices about an issue, challenge or event meaningful to them.

This is me
Reader-submitted stories and art designed to inspire, entertain and uplift.

Summer 2021
nationalMSsociety.org/momentum

Stephanie Barnes, who has primary-progressive MS

From visual to visionary

Summers have always been miserable for me with fatigue and tingling pain in my legs. I was always told that these symptoms were due to allergies ever since I was a teenager. When I woke up blind in one eye in the summer of 2005 when I was 35, I was alarmed and scared. I was diagnosed with optic neuritis through an MRI. My vision partially returned over time. After two years and many tests, I was diagnosed with multiple sclerosis in 2007. A flare-up of optic neuritis five years later caused permanent damage to my other eye, leaving me with good peripheral vision but only fuzzy gray spots in the middle of my visual field in both eyes. I was now legally blind. With my new normal of "low vision," my inability to drive has made the greatest impact on my independence. At times I thought an MS diagnosis was the finish line for an obstacle course with limits and boundaries, but now I know that each day is a new starting point in a race to a horizon line that's as far away as my determination can make it. I may not know what hurdles I'll encounter but know that I will leap over them when I can and crawl under them when I can't. I hope to inspire others to do the same.

I'm a visual artist. My vision loss is still frustrating and discouraging at times, as I cannot create the detailed and precise images that I used to make, but I have found ways to keep going with my artwork and have found art to be my greatest coping mechanism for the stresses of life. I have gone from visual to visionary, redefining what I think "art" should look like. I combine bubble wrap, packaging foam, burlap, basket reed and plastic lids with paint and tinted silicone to create vividly colored compositions. I make do with what I have around the house and often take the pieces apart to reuse the materials to make new pieces. I take a photo of each piece of artwork to collect a memory. I often title the compositions using rhymes or puns to add humor. The process of making is more important to me than the product, as it is the experience of living moment to moment that helps me manage everyday anxieties. I know that bad days will happen, but I can usually cheer myself up with some creativity.

See more of Michelle Droll's artwork at michelledroll.com.

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From visual to visionary

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Print ads

Print deadlines

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Print rates

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<td>$6,626</td>
<td>$6,399</td>
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</table>

Custom inserts and other options are available. See page 11 for details.

Frequency discounts apply to multiple issues and/or total ad insertions in a calendar year.

15% agency discount to recognized agencies only.

Premium positioning based on availability (inside front cover, center spread, inside back cover and outside back cover) and subject to +20%.
Print specs

<table>
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<th>Trim Size: 8” x 10.5”</th>
<th>Bleed: 0.125”</th>
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<tbody>
<tr>
<td>Safety from Trim: minimum 0.25”</td>
<td>Binding: Saddle stitched</td>
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</tbody>
</table>

**Live area:** All type must be 0.25” from the final trim, and a minimum of 0.125” from the gutter

### Acceptable file format

Please supply a hi-resolution, print-ready PDF/X-1a file.

- Resolution must be minimum 300 dpi.
- Crop marks and color bars should be outside printable area (0.125” offset).
- Only one ad page per PDF document.
- View specifications at swop.org or adobe.com (search on PDF/X compliance).
- All fonts must be outlined or embedded.

### Print Ad Sizes

<table>
<thead>
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### Color

- Color ads must use CMYK process color format only.
- All colors must be converted to CMYK process color format. No RGB, LAB, Pantone or Spot colors will be accepted.
- Black text 12 pt. or smaller — black only. (C=0%, M=0%, Y=0%, K=100%)

- Ink density not to exceed 300%.

The publisher is not responsible for the final reproductive quality of any materials provided that do not meet the defined specifications of the publication.

### QR Codes in print advertisements

QR codes allow readers to scan a code with their smartphones to access content or an exclusive offer. It boosts engagement among magazine readers and adds an interactive element in the print media.

**Active Link:** It’s best practice to have the destination link active at the time of ad submission.

### QR code Specifications

**Color** Any QR code appearing in a print advertisement is required to be composed of one color. For the best QR code scanning results and to avoid registration issues on press, no multi-color, no RGB color format, no spot colors and no gradients will be accepted.

**Size** To make sure the majority of current smartphones can scan it, a QR code should be at least 0.75 inches wide by 0.75 inches long.

**Disclaimer** Any unusual, branded, customized or multi-color QR codes could ultimately lead to an unscannable QR code in the printed magazine. GLC accepts no responsibility for QR codes that malfunction as a result of press errors.

**Submitting print files**

Ad Portal (SendMyAd): PDF ONLY.
- Ad Portal cannot accept compressed files.
- Photoshop files saved as PDFs are acceptable but must be set to bleed size. When uploading, select the size for Photoshop PDFs.

All print creative must be submitted through SendMyAd.
1. Go to momentummagazine.sendmyad.com, and create an account if you’re a new user. If there are multiple members on your team, please be sure to use the SAME company name and address (and enter it in the exact same way) in order to have your accounts properly linked. For example, all users should enter “ABC Company.” Anyone using “Abc Co.” will not be recognized as a user within the same company.
2. Under Actions choose “SendMyAd.”
3. Choose Momentum from the Publication drop-down menu.
4. Choose the size of the ad and the issue it’s going into.
5. Choose your file and upload. SendMyAd will preflight your file and issue any warnings. If there are warnings, you can fix the file and upload a revised file. If there are no warnings, approve the ad, and you’re done! Note: Photoshop files saved as PDFs may not have the correct trim boxes and may appear as the bleed box. However this can be corrected using the “Reposition” or “Center Ad” feature on the portal.
6. If you are unable to use our ad portal system (SendMyAd), please contact the Production Manager at LKlepitch@gldelivers.com for further instructions.

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Momentum’s adaptive website features more ad spaces viewable across desktop, tablet and mobile devices. Reach Momentum’s engaged audience online at nationalMSsociety.org/Momentum.

55% of readers report having visited suggested sites when accessing articles online.

Web deadlines
All website ads must be submitted five business days prior to the intended start date and are subject to approval.

Contact Amy Lawrence for packaged website rates.

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<thead>
<tr>
<th>Ad Space 4 Top Leaderboard (Rotating on Home page)</th>
<th>3 months</th>
<th>6 months</th>
<th>9 months</th>
<th>12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,241</td>
<td>$4,765</td>
<td>$4,331</td>
<td>$3,938</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ad Space 5 Wide Skyscraper (Run-of-Site, rotating)</th>
<th>3 months</th>
<th>6 months</th>
<th>9 months</th>
<th>12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,193</td>
<td>$3,812</td>
<td>$3,465</td>
<td>$3,150</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ad Space 6 Standard Banner (Rotating on Home page)</th>
<th>3 months</th>
<th>6 months</th>
<th>9 months</th>
<th>12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,145</td>
<td>$2,859</td>
<td>$2,599</td>
<td>$2,363</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ad Space 7 Bottom Square (Run-of-site, rotating)</th>
<th>3 months</th>
<th>6 months</th>
<th>9 months</th>
<th>12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,795</td>
<td>$2,541</td>
<td>$2,310</td>
<td>$2,100</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ad Space 8 Top Square (Premium, 2 available per advertiser)</th>
<th>3 months</th>
<th>6 months</th>
<th>9 months</th>
<th>12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15,750</td>
<td>$31,500</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

20% premium charged for rich media banner ads. Online rates are net (no additional agency discount provided).
Website specs

NationalMSsociety.org/Momentum
is updated quarterly with the latest magazine content and exclusive online features.

The adaptive website showcases ad spaces that are viewable across desktop, tablet and mobile devices. Online ads are only served in the continental United States. All website advertising is 3-month minimum buy. Missing ad sizes will not be discounted.

<table>
<thead>
<tr>
<th>AD SPACE</th>
<th>DESKTOP</th>
<th>TABLET</th>
<th>MOBILE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>970 x 90 px</td>
<td>728 x 90 px</td>
<td>320 x 100 px</td>
</tr>
<tr>
<td>2</td>
<td>300 x 250 px</td>
<td>300 x 250 px</td>
<td>300 x 250 px</td>
</tr>
<tr>
<td>3</td>
<td>728 x 90 px</td>
<td>468 x 60 px</td>
<td>320 x 50 px</td>
</tr>
<tr>
<td>4</td>
<td>728 x 90 px</td>
<td>468 x 60 px</td>
<td>320 x 50 px</td>
</tr>
<tr>
<td>5</td>
<td>300 x 600 px</td>
<td>300 x 600 px</td>
<td>300 x 600 px</td>
</tr>
<tr>
<td>6</td>
<td>468 x 60 px</td>
<td>468 x 60 px</td>
<td>320 x 50 px</td>
</tr>
<tr>
<td>7</td>
<td>300 x 250 px</td>
<td>300 x 250 px</td>
<td>300 x 250 px</td>
</tr>
<tr>
<td>8</td>
<td>300 x 250 px</td>
<td>300 x 250 px</td>
<td>300 x 250 px</td>
</tr>
</tbody>
</table>

Acceptable file format
All web images must be 72 dpi
Color format: RGB or indexed
Maximum file size 90Kb
Must include one click-through URL.

Submitting digital files
Email ads to Michelle.Ferraro@gicdelivers.com.

All website ad material must be submitted 5 business days prior to the intended start date and are subject to approval.

* Ad Space 1 also appears on the Blog landing page, (https://momentummagazine online.com/ms-blog/).
### App deadlines

<table>
<thead>
<tr>
<th>Issue Date</th>
<th>Space Close</th>
<th>Materials Due</th>
<th>Live Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring 2023</td>
<td>2/3/23</td>
<td>2/17/23</td>
<td>Late March</td>
</tr>
<tr>
<td>Summer 2023</td>
<td>4/26/23</td>
<td>5/10/23</td>
<td>Late June</td>
</tr>
<tr>
<td>Fall 2023</td>
<td>7/17/23</td>
<td>7/31/23</td>
<td>Mid-Sept.</td>
</tr>
<tr>
<td>Winter 2023–2024</td>
<td>10/12/23</td>
<td>10/26/22</td>
<td>Early Dec. 2023</td>
</tr>
</tbody>
</table>

### Quarterly App Ad Rates

<table>
<thead>
<tr>
<th></th>
<th>1x</th>
<th>2x</th>
<th>3x</th>
<th>4x</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Page</td>
<td>$2,595</td>
<td>$2,271</td>
<td>$1,946</td>
<td>$1,622</td>
</tr>
</tbody>
</table>

Print ads are replicated for the app version of *Momentum* magazine. An advertiser may also submit app-specific ad materials (specifications available upon request). All new, replacement and app-specific ad materials must be received by the Digital Materials Due date. Additions or replacements after the deadline will be subject to page replacement fees, or the omission of your ad. The app is accessed through the Apple iTunes and Google Play stores.
More opportunities

Make a bigger impact

Momentum offers new ways to help your brand stand out from the crowd. Get noticed by our highly targeted audience of people with MS, their families, caregivers, physicians and researchers.

• **2-Page Cover Tip and Sticky Note**: Make your message the first thing readers see.
• **Gatefolds**: Gain three pages of advertising space inside the cover or in the center of the magazine.
• **Inserts and Blow-in Cards**: Capture your audience with an impact piece.
• **Belly band**: Elevate your message on both the front and back.

Integrated marketing

We will work with you to customize an integrated marketing plan to enhance your company’s brand recognition. Integrated packages are an affordable way to gain maximum exposure and to help you effectively target new customers.

Bundled packages are available. Contact Amy Lawrence at Amy.Lawrence@nmss.org or 303-698-6100 x15204 for details.
Advertising guidelines

All full-color ads must be labeled “ADVERTISEMENT.” The exception is for B&W Patient ISI/Safety Information pages. The word ADVERTISEMENT must be in 14 pt Helvetica Bold typeface, ALL CAPS, in black or drop-out white. The Society reserves the right to correct ads that do not comply with this guideline by placing the word ADVERTISEMENT over the ad at the publisher’s discretion.

Examples of type style, size and placement:
“ADVERTISEMENT”
in Helvetica Bold, 14 pt font

On a white/light background.

On a colored background or image.

• All production charges are net and non-commissionable to advertising agencies.
• All new advertisements are reviewed by all parties the Society deems necessary to ensure that the ad is consistent with our guidelines. If an advertisement does not meet these guidelines, the advertiser will have the opportunity to make revision(s) prior to the closing date.
• Ads that could potentially be confusing to a reader by inferring a direct relationship, affiliation, endorsement or offering by the National MS Society, will be rejected.
• Advertisements from pharmaceutical companies must conform to all FDA regulations.
• All prescription and over-the-counter medications, food products, vitamins, special diets, medical devices and assistive aids promoting specific health benefits for people with MS will only be accepted if claims made in the ad can be substantiated by specific clinical data from a reputable institution.
• We do not accept ads for medical tourism.
• All print publications, DVDs, CDs and programs incorporating any of the above must be reviewed by the Society to ensure accuracy and safety to our readers.

Momentum will not accept ads for participation in clinical trials. The Society will review all requests to recruit volunteers through our website and support study recruitment at our discretion. Inquiries should be directed to the Research & Clinical Programs office.

Terms and conditions
These conditions apply to all advertisements, insertion orders, drafts and mock-ups submitted to the National MS Society (“Publisher”) for publication in the print edition or a digital application edition of Momentum.

Advertiser responsibility
It is the responsibility of Advertiser and its agency to check the correctness of their advertisement when submitting their files through SendMyAd. Publisher assumes no responsibility for running wrong creative versions or for errors appearing in advertisements, including incorrect page order of the advertisement, submissions that do not contain an updated corporate logo and/or other errors found in Advertiser’s submission.

Should the Publisher’s contracted printing company make an error related to Advertiser’s order during printing and/or production, Publisher shall not be liable and Advertiser must work directly with the printing company to reach a resolution.

Publisher approval
All contents of advertisements are subject to Publisher’s approval. Publisher reserves the right to reject or cancel any advertising copy that it deems objectionable, misleading, not in the best interests of the reader, or contrary to Federal and State regulations, whether or not the ad had previously been accepted and/or published. Publisher further reserves the right to reject or cancel any advertisement, insertion order, space reservation or position commitment at any time without giving cause. Publisher reserves the right to insert the word “ADVERTISEMENT” above any copy. Ad units that run on a two-page spread that are less than a full page must have the label “ADVERTISEMENT” on each page specifically in accordance with the requirements.

Advertiser warranty
Advertiser and its agency assume liability for all content of advertisements published by Publisher. Advertiser and its agency warrant that: (1) it has all the necessary rights in the advertisement, including acquiring necessary intellectual property rights for the advertisement; (2) the advertisement does not violate any applicable law or regulation; and (3) the advertisement does not violate or infringe upon any third-party right in checked with the USPS and Nonprofit Mail guidelines, as these conditions must be fully met prior to consideration by Momentum magazine for inclusion in publication advertising.
• Credit, debit, charge card or similar financial organization
• Insurance policies/providers
• Travel companies/providers

• Ad trim edge/ad top
Top of word is 0.25” down from trim edge or top of ad.

• Ad trim edge/ad top
0.25”

• Ad trim edge/ad top
0.25”

CONTACT: Amy Lawrence | National MS Society | Tel: 303-698-6100 x15204 | Amy.Lawrence@nmss.org
any manner or contain any material or information that is defamatory, libelous or
slanderous, that violates any person’s right of publicity, privacy or personality,
or may otherwise result in any tort, injury, damage or harm to any person. Advertiser and its agency acknowledge that Publisher is relying on the
foregoing warranties.

**Liability**
To the full extent permitted by law, Publisher is not liable for any loss or
damage, whether direct or indirect, including consequential loss or any loss
of profits, punitive damages or similar loss, in contract or tort or otherwise,
relating to the advertisement or this agreement for any cause whatsoever,
whether due to Publisher’s negligence, breach of contract, breach of warranty,
or any other claim in law or equity. Under no circumstances shall Publisher’s
liability exceed the invoiced price allocable to the specific portion of the work
that gave rise to the liability.

Publisher is not liable for any error in the advertisement or any failure of the
advertisement to appear for any cause whatsoever. Advertiser and its agency
agree to defend, indemnify and hold Publisher harmless against any expense
or loss relating to any claims arising out of publication or breach of any
Advertiser Warranty.

**Advertisement positioning and placement**
Positioning of advertisements is at the sole discretion of Publisher. Publisher
does not guarantee any positioning requests or separation from other
advertisers. A position guarantee is only permissible when a premium
position is purchased (i.e., covers, gatefolds, center spread ads and onsert/
insert placements).

**Cancellation policy**
- Cancellations for print advertising schedules must be received in writing
  three (3) weeks prior to the stated materials due date.
- Cancellations for online advertising schedules must be received in writing
  thirty (30) days prior to the stated materials due date.

The Advertiser and its agency are responsible for the full cost of the space
reserved for any late cancellations, whether or not the Publisher repeats an
advertisement. If an Advertiser cancels an order that has discounts in
addition to available frequency rates, the Advertiser shall pay the Publisher
the difference between the frequency rate and the actual rate paid for all
advertisements already published under the order.

**Premium position cancellations**

All premium positions (cover #2, #3 and #4, inserts, onserts, polybags, center
spread ad units and gatefolds) must be canceled in writing sixty (60) days
prior to the future issue ad space stated deadline.

The Publisher reserves the right to use an advertisement from a previous issue
for any cancellations received after the stated deadline as outlined in the
Cancellation Policy at full cost.

**Agreed-upon rate**
Rates agreed to in a signed Insertion Order shall not change so long as the
Advertiser provides creative consistent with the signed Insertion Order. If the
Advertiser changes the creative (e.g. adds color pages that were quoted as
black and white), the Advertiser is liable for the additional cost associated with
the changes based on the Publisher’s current rate card. Advertiser must alert
the Publisher at least thirty (30) days prior to the materials deadline that a
change to the creative version is being requested.

**Payment**
Payment is due in full immediately upon receipt of the invoice. Publisher
reserves the right to discontinue future advertisements if Advertiser or its
agency fail to pay an invoice within 30 days after issuance. Advertiser and its
agency are liable for the full cost of any advertisements not printed because
of non-payment. At its discretion, Publisher may charge interest at the rate
of 18% per year for all invoices not paid after 30 days.

**Miscellaneous**
This agreement shall be governed by and construed in accordance with the laws
of the State of Colorado. Any civil action or proceeding arising out of or related to
this agreement shall be brought in the courts of record of the State of Colorado.
Each advertiser and its agency consents to the jurisdiction of such courts.

Conditions other than rates are subject to change by Publisher without notice.
**Publisher is not bound by any conditions other than those set forth here.**
Publisher is not bound by conditions printed or appearing on insertion orders
or copy instructions that conflict with the provisions set forth here.
Advertiser agrees and understands that by submitting an insertion order,
Advertiser is agreeing to be bound by these terms and conditions

**Contacts**