Printing: Printed on 70 lb. gloss paper.

Trim: 9" wide x 10.875" deep.

Binding: Bound on the 10.875" measure. Show issues are perfect bound.

Line Screen: 175 line screen.

Output: Direct to plate. We accept only digital ads – NO FILM.

Media: Please provide files on either CD or DVD, or send to our FTP site.

AD SIZES

DIMENSION	WIDTH (inches)	HEIGHT (inches)
(A) 2 Page Spread (w/bleed)	18 (18.5)	10.875 (11.125)
(B) Full Page	9 (9.25)	10.875 (11.125)
Live Size:	8.5	10.375
(C) Back Cover	9 (9.25)	10.875 (11.125)

Note: Must leave a 2.125" x 4.125" White Box at the edge of top right corner for Mailing Label

(D) 1/2 Vertical	4	9.875
(G) 1/3 Vertical	2.45	9.875
(E) 1/4 Vertical	4	4.75
(F) 1/2 Horizontal	8.125	4.75
(H) Business Card	3.875	1.75

WEBSITE ADS

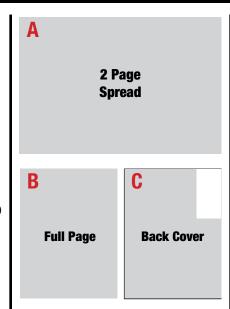|			
(I)	Banner Ad	728 pixels	90 pixels
(J)	Skyscraper	300 pixels	600 pixels
(K)	Big Button	300 pixels	250 pixels
(L)	Small Button	125 pixels	125 pixels

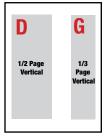**NEWSLETTER ADS**

Skyscraper	160 pixels	600 pixels

WeTransfer.com or Dropbox.com can be used to upload media (use email address below) or compress large files and send directly to email below.
Questions?:
stacy@penpubinc.com

A 2 Page Spread

B Full Page

C Back Cover

D 1/2 Page Vertical

G 1/3 Page Vertical

E 1/4 Page

F 1/2 Page Horizontal

H | Market Place

I Web Banner Ad

We build it & post it for you.
728 x 90 pixels
Banner Ad

J 300 x 600 pixels Skyscraper

K 300 x 250 pixels Big Button

L 125 x 125 pixels Small Button

Digital Requirements:
- Digital Files Only
- No Microsoft Publisher, Word, Corel Draw, Pagemaker, Paint or WordPerfect program files

File Requirements:
- We accept files from the following programs (in order of preference): Adobe PDF (Hi-Res, press ready), Photoshop & Illustrator (Flattened layers)
- Color images must be converted to CMYK mode. Please save Illustrator files as "EPS files with Placed Images." Also, remove any extra colors from your swatch pallets.
- Include all fonts — screen and printer docs — and all digital resources such as photo scans, logos, etc.

Artwork Resolution:
- All artwork must have a resolution of 300 dpi at 100 percent size for print; please save as CMYK
- Line art images at 1200 dpi (illustrations in bitmap)

Video Requirements:
- We accept the following video formats in bit rates between 320kbs-700kbs: MPEG-4 (.mp4)

E-Blast Requirements:
- images included as attachments
- tables must be used instead of div tags creative width should not exceed 600px (or does it need to remain at the 576x360)
- should include text version (not required)
- no embedded fonts pulling source from online as in google fonts
- no css (unless inline), javascript, flash, background images or image maps
- Please include any opt-outs or suppressions
- Please include desired subject line

For advertising information, rates and programs email advertising@penpubinc.com or call 949-631-0308

The Fine Print

MATERIALS AND DEADLINES
All materials and artwork are due by the deadlines expressed on the Editorial Calendar. Materials should be sent by messenger or overnight mail. Publisher reserves the right to run the last published advertisement of a similar size in the event materials are not received by the scheduled deadline.

CANCELLATIONS
Cancellations must be made in writing at least one calendar month prior to the scheduled closing date of publication. Positioning of the advertisements, except for covers, is at the discretion of the publisher. Advertisers who do not complete or cancel their contracts will be re-billed and short–rated back to the earned frequency discount.

PAYMENT TERMS
Payment in full for the first month's advertising must be made when the order is placed. Subsequent ads may be billed and are payable net 30 days from invoice date. All advertising will be billed at the open rate unless a signed contract has been submitted for a specific frequency rate and time period. Recognized and established advertising agencies may receive 15 percent off the gross only when invoice is paid inside 30 days from invoice date and if materials are sent camera ready and no make-ready work is required. Production charges are exempt. An eight percent late charge will be added to any items outstanding after 45 days. Interest rates are 1.5% per month and 18% annually on unpaid balances, in print and online. If legal action becomes necessary, clients will be re-billed per the current rate card at the rate and frequency which reflects their unpaid advertising. Previously negotiated discounts are waived.

TERMS AND CONDITIONS
In consideration of acceptance of advertising, the advertiser and its agency, together and separately, agree to indemnify and hold the publisher harmless from, and defend the publisher from any and all claims and suits, including but not limited to libel, copyright infringement, and invasion of privacy or plagiarism arriving out of any advertising published. Publisher reserves the right to refuse to accept advertising deemed inappropriate or in poor taste and will not be bound by any conditions or requirements appearing on insertion orders, copy or contracts, that conflict with the provisions of this rate card or the policies of Builder and Developer magazine, unless signed by the publisher. The publisher will insert the word "Advertisement" prominently to any advertising that simulates editorial content. The Publisher will not be held liable for any color variations from advertiser-furnished proofs, due to inconsistencies inherent in web-offset printing. Supplied proofs are used as a guide only and, while we will do our best, it is impossible to faithfully match any proof.

ATTORNEY FEES
In the event that an arbitration, suit or action is brought by any party under this agreement to enforce any of its terms, or in any appeal therefrom, it is agreed that the prevailing party shall be entitled to reasonable attorney's fees to be fixed by the arbitrator, trial court, and/or appellate court. A signed insertion order will be deemed understanding and acceptance of these provisions. Signed advertising insertion orders or advertiser-generated space contracts will be deemed acceptance of these terms and conditions and must be received before any ad will be published.