Bay Area Buy Advertising Rate Book

Effective January 1, 2003



CONTRA COSTA TIMES

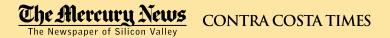


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National ROP Rates - Bay Area Buy

Open Rate

Bulk Linage Discounts

Inches p/year	Daily	Sunday
Open	\$340	\$385
160	\$260	\$295
250	\$255	\$290
500	\$250	\$285
750	\$245	\$280
1,200	\$240	\$275
1,600	\$235	\$270
3,200	\$230	\$265
5,000	\$225	\$260
6,500	\$215	\$255
9,000	\$210	\$249
12,500	\$195	\$230
19,000	\$185	\$215
25,000	\$168	\$190

Note: All Bay Area Buy display advertising rates shown include an automatic posting on MercuryNews.com & ContraCostaTimes.com. For details, see

information listed on page 4.

All rates are gross

Holiday Rates

Holiday Rates: Ads appearing on the following holidays will be charged Sunday rates: New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Application of Discounts

- 1) Space in Television and Sunday Comics will apply on bulk contracts.
- 2) Preprint space will not apply on bulk.

ROP Color

Available: black plus 1, 2 or 3 colors. Check with publisher for publication date availability.

Arrangements for color ads must be made five days in advance of expected publication dates as multiple color ads may not be available every day. Color advertising copy and release deadline is 24 hours in advance of regular deadline.

Cancellation deadline: 48 hours before publication.

Color Rates

	Daily	Sunday
1 Colorl & Black	\$2,917	\$3,134
2 Colors & Black	\$4,848	\$5,203
3 Colors & Black	\$5,184	\$5,519

Standard double truck color rate is twice above schedule.

Processed colors — Standard ANPA AdLitho colors for all spot and process work. Spot color — for special colors use ANPA AdLitho formula or up-to-date manufacturer's mix number and color swatch for matching. Fill color top-sheets and proofs are required for multicolor processed work. Color bars should be included on proof sheets showing solid colors using ANPA inks. Proofs should be wet color proofs.

- Double truck tabloid size is charged regular standard page color rate.
- Full and spot color may not be available all days of the week.
- Due to limited color availability, customers are strongly encouraged to submit full color art in black and white also. Color cannot be guaranteed.

ROP Depth Requirements

Minimum space 1". Variation accepted in .25" increments. Advertisements exceeding 18.5" in depth will be charged full column depth of 21.5". For tabloid sections, ads more than 9" will be charged full column depth of 11.5".



Additional Advertising Opportunities – Bay Area Buy

Nuevo Mundo

An all-Spanish broadsheet newspaper that publishes news, features and community advice, Nuevo Mundo reaches the Bay Area's growing Hispanic population. Every week, it includes eye en español, our weekend entertainment publication. Free translation and Spanish-language copywriting is available for your advertisement. Contact your Mercury News advertising representative or call (408) 920-5888.

Viet Mercury

Viet Mercury is the South Bay's most popular Vietnamese Newspaper. This weekly publication targets the increasingly vital Vietnamese population with outstanding journalism. Free translation and Vietnamese-language copywriting is available for your advertisement. For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.



Subscriber Preprints

Preprint distribution to subscribers is available at the ZIP code level seven days a week. Preprints are delivered to non-subscribers via the U.S. Postal Service in a shared mail package. Subscriber preprints are charged on a cost per thousand basis and are billed at estimated net paid. Required distribution quantities are available from your advertising representative 90 days prior to distribution date. Distribution to non-subscriber households is available at the ZIP code level mid-week and late week. For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.

Mercury News Values

Reach non-subscribers with pinpoint accuracy through Mercury News Values. Mercury News Values is a unique advertising program distributed via the U.S. Postal Service to over 300,000 unduplicated households in Santa Clara County. Weekly postal service delivery allows you to target the most desired and target-rich markets by ZIP codes, then reach them efficiently and effectively. For increased penetration into Santa Clara County, no other shared mail product is more cost effective or delivers more than Mercury News Values. For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.

Sunday Comics

A proven, powerful draw for all ages, Sunday Comics have been an American institution for generations. They generate high readership and amazing loyalty. The Mercury News offers the best in the Bay Area, creating a colorful, upbeat and appealing environment for your ad. For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.

Television

Television's straightforward appeal cuts across all demographics. It's a complete guide to what's on TV, so countless Sunday readers save it and refer to it all week long.

- Comprehensive TV listings and more in a convenient magazine format.
- Appeals to everybody who has a television.
- Stays in readers' homes for a full week.

For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.





Specialty Products

Post-it™ Notes

Post-it[™] Notes put your ad right on the front page of the Mercury News. And this extra-high profile is just the beginning. Post-it[™] Notes can literally stick with your customers as coupons attached to shopping lists, sale reminders stuck on refrigerator doors, or service numbers posted by telephones.

Post-it™ Notes come in three sizes: 3" x 4", 3" x 5" and 4" x 4". Spot and full color are available on the front (no bleed), with an optional one-color message on the back. You can choose from several different paper colors. Minimum quantity is 12,500, sold at the ZIP code level. Available any day except Friday. For rates and availability, contact your Mercury News advertising representative or call (408) 920-5888.

Poly Bags

We'll distribute your advertising message any day of the week on the bag that carries the newspaper. Customer may supply bags to our specifications or we will print them. For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.

Product Sampling

We can deliver product samples or premiums to Mercury News subscribers at the ZIP code level. For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.

Spadea

A spadea is a full broadsheet page wrapping the front left portion of the Comics section (two-sided). For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.



Kraft Jacket

A kraft jacket is a 11.5" x 21.25" sheet printed on kraft paper and wrapped around preprinted inserts. Kraft jackets are based on availability and are available on Wednesday, Thursday, Friday and Saturday. For rates, specs and availability, contact your Mercury News advertising representative or call (408) 920-5888.

Single Sheets

The Mercury News will design, print and deliver your 8-1/2" x 5-1/2", 8-1/2" x 11" or 11" x 17" single sheet. Distribution is available at the ZIP code level to subscriber seven days a week and to non-subscriber households every Wednesday and late week. Minimum quantity is 10,000. For availability and rates, contact your Mercury News advertising representative or call (408) 920-5888.



MercuryNews.com & ContraCostaTimes.com

Beginning in 2003, many Bay Area Buy display ads will automatically receive a posting on MercuryNews.com & ContraCostaTimes.com.

The combined reach of one day print and one-week online is 56% of adult residents in the Bay Area Buy market. Your ad on MercuryNews.com and ContraCostaTimes.com increases your reach by more than 15% in the Bay Area Buy market (source: 2002 Gallup Poll of Media Usage & Online Behavior).

- 12 Million Page Views Per Month
- 800,000 Unique Visitors Per Month

The Audience at a Glance

- 52% Male
- 48% Female
- 25% Age 25-34
- 45% Age 35-49
- 54% Professionals, Managers or Own Their Own Business

Display Ads on MercuryNews.com & ContraCostaTimes.com

Display ads appearing in full-run ROP will be posted on MercuryNews.com and ContraCostaTimes.com for seven days.

If the same display ad runs more than one time in a given week, that display ad will receive one seven day posting on MercuryNews.com and ContraCostaTimes.com.

Additional Advertising Opportunities

Other advertising opportunities available on MercuryNews.com and ContraCostaTimes.com include banner ads, buttons, ribbons, skyscrapers, pop-ups, pop-unders and more. For more information contact your Mercury News advertising representative.



Mercury News Direct—Database Marketing

Mercury News Direct is the Mercury News' team of database marketing and direct mail specialists. Our diverse product line and direct mail experience, combined with our established relationships with industry suppliers, makes us your one-stop shop for all of your database marketing needs.

Cost Savings

Printing & Lettershop As a product of the Mercury News, we are able to take advantage of volume discounts with

commercial printers and lettershops.

address database.

Products

Shared Mail With Mercury News Values, advertisers can target specific Mercury News

non-subscribers at a ZIP code level.

Solo Majl We can identify addresses that match specific demographics, or target your message

by postal carrier route.

Database Analysis Through demographic profiling, RFM analysis modeling and list maintenance, we help your

marketing dollars work harder.

Mapping Our mapping technology allows you to see your existing customers, competitors or

specific demographics displayed on a map.

One Stop Shopping

e Stop Creative Staff — Copywriters & designers available to help you create effective sales materials.

Printing & Lettershop.

Mailing Lists — Specific to your needs.

More Information For more information about Mercury News Direct including rates, contact your advertising

representative or call 408-278-3450.



ROP Deadlines

Day of	Copy Deadline if	Proof Sent to	Deadline for	Space Reservation Deadline
Publication	Proof Requested	Advertiser	Proof Corrections	Copy Deadline Without Proofs
MONDAY – FRIDAY				
Monday	WED 5 p.m.	FRI a.m.	FRI 5 p.m.	FRI 10 a.m.
Tuesday	THU 5 p.m.	FRI a.m.	FRI 5 p.m.	FRI 1 p.m.
Wednesday	FRI 5 p.m.	MON Noon	MON 5 p.m.	MON Noon
Food & Wine	FRI 5 p.m.	MON a.m.	MON 5 p.m.	FRI Noon
Thursday	FRI 5 p.m.	TUE a.m.	TUE 5 p.m.	TUE 10 a.m.
Friday	MON 5 p.m.	WED a.m.	WED 5 p.m.	WED 10 a.m.
Home & Garden, eye, Style & Entertainment	FRI 5 p.m.	TUE a.m.	TUE 5 p.m.	MON 10 a.m.
SATURDAY				
Main News	TUE 5 p.m.	THU a.m.	THU 5 p.m.	THU 10 a.m.
Real Estate	TUE Noon	THU a.m.	THU 5 p.m.	WED Noon
SUNDAY				
Main News	WED Noon	FRI a.m.	FRI 5 p.m.	FRI Noon
Arts & Entertainment	MON 10 a.m.	TUE a.m.	TUE 5 p.m.	TUE Noon
Travel	MON 10 a.m.	TUE a.m.	TUE 5 p.m.	MON 5 p.m.
Business	TUE 5 p.m.	THU a.m.	THU 5 p.m.	THU 5 p.m.
Perspective	TUE 5 p.m.	THU a.m.	THU 5 p.m.	TUE 3 p.m.

[&]quot;Camera ready art" is any clear, sharp, black and white proof, velox, or line drawing of the exact size that will be used in the ad, and be on paper suitable to paste down as a component of the ad. For best reproduction quality avoid using "pre-screened material." Whenever possible, digital submission is preferred.

When a holiday falls on or between the normal deadline and day of publication, advance deadline is 24 hours.

Layouts requiring advertising art services are to be submitted 24 hours prior to composing room deadline. If a photo is to be taken or art prepared by the newspaper, advance the deadline seven days. All photographic services are chargeable. Copywriting services available.

Color must be reserved at least five days in advance. Original copy and final corrections on all color ads must be 24 hours in advance of the regular deadline.

Specialty Product Deadlines

	1 U N	MBER OF DAYS P	RIOR TO PUBLICA	ATION
Reservatio	n	Color	Black/White	Camera Ready
Product	Сору	Сору	Сору	
Television	23	23	20	16
Color Comics	27	23	22	20
Preprints	12	_	_	9
Single Sheets	21	21	20	14
Kraft Jackets	21	15	14	14
Poly Bags: Distribute Only	30	-	-	14
Print & Distribute	45	40	40	40
Post-it™ Notes	35	35	35	28



Mechanical Requirements

Standard Column Widths

	Inches
1 Column	1.81"
2 Column	3.75"
3 Column	5.69"
4 Column	7.63"
5 Column	9.56"
6 Column	11.5"

Image size of full page negatives should be 11.25" wide x 21" deep. Billed page 129". Advertising more than 18.5" in depth will be billed at full column depth of 21.5".

Double Trucks

Depth	Width	Total column inches
9 Columns x 21.25"	16.19"	193.5"
10 Columns x 21.25"	18.3"	215"
11 Columns x 21.25"	20.13"	236.5"
12 Columns x 21.25"	22"	258"
13 Columns x 9"	24"	117"
13 Columns x 18.5"	24"	240.5"

Double trucks less than 13 columns x 21" require prior approval of the publisher. Advance deadlines by 24 hours.

Tabloid Page Makeup

Tabloid page is five columns x 11.25" and will be charged at 57.5" per page. Advertising more than 9" in depth will be billed at full column depth of 11.5".

Tabloid Column Widths

Tabloid columns use the same width specifications as standard columns (see above). Tabloids will be produced on a 9.5625" x 11.25" grid.

Tabloid Double Truck

20.125" x 11.25"

Tabloid Double Truck Makeup Advertiser's tabloid section will be billed at 57.5" per tabloid page. Minimum size, eight pages. Tabloid page size is 9.5625" x 11.25".

Camera Ready Copy

All artwork and printing material requires 85-line screen. Camera ready copy should be submitted on resin-coated paper (velox or film) only. Ad images may shrink in width during production.

ROP Depth Requirements Minimum space 1". Variation accepted in .25" increments. Advertisements exceeding 18.5" in depth will be charged full column depth of 21.5". For tabloid sections, ads more than 9" will be charged full column depth of 11.5".



Sending Ads Electronically

Before your first digital ad transmission, we'd like to speak directly to your production department or agency to head off any compatibility issues before files are sent. Call (408) 278-3412.

General Production Checklist

File Formats: When at all possible, please save your files as Adobe Acrobat PDF files. We will also accept Mac platform files created in QuarkXPress, Adobe Illustrator, Freehand and Pagemaker (current versions only).

With the exception of PDF files, all linked graphics, and all fonts used in the ad should be included in the transfer. All imported graphics and bitmapped images should be saved in CMYK process mixes (not spot, RGB or custom color or lab-indexed colors or duotones).

If an ad uses fonts that are not provided, we will substitute a font as close in appearance to the requested font as possible.

No credits or adjustments will be given in cases of font substitutions as described above. When creating a PDF file, use Acrobat Distiller, not PDF Writer. Please use the following Job Options described here to create a high-resolution fully embedded PDF file.

You may use Stuffit and Disk Doubler to compress your files. However, PDF files provide the most reliable and highest compression compatible with our workflow. It is imperative that you view your PDF files prior to transmission.

Portable Media must be accompanied by a b/w or color laser output of your final layout file(s) — please mark any special instructions clearly. Include a printout of each supplied disk's directory. Without an accompanying laser, we cannot be liable for any mistakes that may occur due to missing fonts, graphics, or any other transmission errors. Include all screen and printer fonts used in your document, including fonts used in any supporting graphics (logos, snipes, headlines, etc.) Include all final high-resolution images, saved as CMYK or Grayscale EPS, TIFFS or bitmap images. PLEASE LABEL ALL SUPPLIED DISKS WITH A RETURN ADDRESS, CONTACT NAME AND PHONE NUMBER.

PLEASE NOTE THAT ALL FILES ENTERED WILL BE TREATED AS CAMERA READY, AND THAT NO CHANGES CAN BE MADE ONCE THE FILES ARE RECEIVED BY THE DIGITAL AD TEAM. Please address any file preparation questions to the Digital Ad Team (408) 278-3412.

Creating PDF Files using Acrobat 4.0

After a valid postscript file is produced from your layout program, you can use Acrobat Distiller's Drag-and-Drop capability to create the PDF file. However, you must first set Distiller's Job Options Settings to create PDF files suitable for high-end printing.

Changing Acrobat 4.0 Distiller's Job Options Settings:

- 1. Launch Acrobat 4.0 Distiller.
- 2. Under the Distiller pull-down menus, choose "Font Locations." It is very important that Distiller have the proper link to all font information you will use when creating PDFs. This dialog box displays a list of the font locations, which the application references when distilling PDF files. You should only use Postscript Type 1 fonts and not Truetype. Be sure to add all font locations whether they are on your local Mac or network, keeping in mind that you must activate folders within folders to select nested fonts. To add font locations, click ADD and navigate to the font location you wish to add.
- 3. Choose Job Options and enter these settings:

General:

- File Options>Compatibility>Acrobat 3.0
- · ASCII Format is unchecked
- · Optimize PDF is unchecked
- · Generate Thumbnails is checked
- Set Resolution to 1200 dpi
- Binding: left

Compression:

- · Color Bitmap Images
- Check and select "Bicubic Downsampling at" and set to 200 dpi
- Check Compression and select "Automatic" and set Quality to "Medium"

Grayscale Bitmap Images:

- Check and select "Bicubic Downsampling at" and set to 200 dpi
- Check Compression and select "Automatic" and set Quality to "Medium"

Monochrome Bitmap Images:

 Check and select "Bicubic Downsampling at" and set to 800 dpi

Continued



Sending Ads Electronically (continued)

- Check Compression and select "CCITT Group 4"
- Check "Compress Text and Line Art"

Fonts:

- · Check "Embed all Fonts"
- Check "Subset All Embedded Fonts Below" and enter "100%"
- When Embedding Fails: select "Cancel Job"

Color Conversion:

- Select "Leave Color Unchanged"
- · DO NOT select the following three options:"
 - Convert Everything for Color Management",
 - Convert only images for Color Management", and "Convert All Colors to CalRGB"
 - 3) Assumed Profiles: (ignore)

Color Options:

- Check "Preserve Overprint Settings"
- Uncheck "Preserve Under Color Removal and Black Generation"
- Check "Preserve Transfer Functions"
- Uncheck "Preserve Halftone Information"

Advanced Options:

- Uncheck "Use Prologue.ps and Epilogue.ps"
- Uncheck "Allow Postscript File to Override Job Options"
- Check "Preserve Level 2 copypage Semantics"
- Uncheck "Save Portable Job Ticket inside PDF file"

Document Structuring Conventions (DSC):

- Check "Process DSC"
- Uncheck "Log DSC Warnings"
- Uncheck "Resize Page and Center Artwork for EPS Files"
- Check "Preserve EPS Info from DSC"
- Check "Preserve OPI Comments"
- Uncheck "Preserve Document Info from DSC"
- Ignore Default Page Size (leave at defaults)

Once these settings have been assigned, you may use the Drag-and-Drop feature of Acrobat Distiller to process your postscript file.

Digital Ad Transmission Options

Emailed files to the Digital Ad Team will not be accepted.

Mercury News FTP Site

Description: On-site delivery, accessible via the Internet with common browsers such as Netscape Navigator or FTP utilities such as Fetch. Please call prior to your first transmission and we'll provide you with information on how to reach the FTP site. File Formats Accepted: PDF, Postscript, Compressed Macintosh Graphics Layout Programs*. Call the Digital Ad Team for details. Additional Charges: None. Transmission Rate: Dependent on current Internet activity, your modem speed and connection to the Internet. For More Information: Contact the Digital Ad Team 408-278-3412.

AP AdSend

Description: Operated by the Associated Press; capable of sending files over satellite signal to our site. File Formats Accepted: Adobe Acrobat PDF only. Additional Charges: Call AdSend for current rates. Transmission Rate: By priority. Call AdSend for details. For More Information: Contact AP AdSend Help Desk 1-800-823-7363.

AdTransit, AdDirect,

Media Passage, WamNet

Description: Internet based ad delivery systems. File Formats Accepted: Adobe Acrobat PDF only. Additional Charges: Contact Web sites (www.adtransit.com, www.addirect.com, www.mediapassage.com, www.wamgate.com.) Transmission Rate: By priority. For More Information: Contact Web sites as directed above.

Portable Media Downloads

Description: Zip Disks, 3.5" floppies, Syquest (44/80/200MB) File Formats Accepted: PDF, Postscript, QuarkXpress, Illustrator, Freehand 8.0, Pagemaker 6.5, Photoshop. Additional Charges: None. For More Information: Contact the Digital Ad Team 408-278-3412.

*A Note on Native file Formats

Although we support most major Macintosh layout programs, we have found QuarkXPress to be the most reliable as well as the most compatible format for our workflow/pagination systems. Should you have any questions regarding compatibility, please do not hesitate to call us.



Business Policy

- The San Jose Mercury News is published mornings every day of the year including holidays.
- Minimum space sold is one column inch.
- Advertising must measure at least as many inches deep as columns wide. Exceptions: Check for availability of special page strip positions.
- Advertisements more than 18.5 inches in depth will be charged full column depth of 21.5 inches. For tabloid sections, ads more than 9 inches will be charged full column depth of 11.5 inches.
- 5. Credit for errors shall not exceed the cost of the space occupied by such error. On multiple insertions, credit for errors will not be given after the first insertion. The Publisher assumes no financial responsibility for typographical errors or for omission of copy. IF THERE ARE DISPUTES OR DISCREPANCIES ADVERTISER MUST PROMPTLY PAY ALL AMOUNTS NOT SUBJECT TO DISPUTE, and present to the Mercury News advertising representative and Credit Department, in writing, a complete and detailed explanation of the discrepancy and any balance withheld.
- 6. Forwarding of an order is construed as an acceptance of all rates and conditions under which the San Jose Mercury News at the time sells advertising space. Failure to make order correspond in price, or otherwise, with the rate card is regarded as a clerical error and publication is made and charged for upon the rates and terms of the rate card, without further notification.
- Advertising dollars invested in San Jose Mercury News products: Retail Advertising, Classified Advertising, Preprinted inserts, Nuevo Mundo, Viet Mercury, and Online Products (Recruitment advertising is NOT eligible) apply toward fulfillment of Advertiser's dollar volume agreement.
- 8. The Publisher reserves the right to edit, alter, or omit any advertisement submitted for publication that, in the publisher's sole discretion, is determined not to be in the best interest of the newspaper. All advertising positions are at the option of the Publisher. Advertising orders directing insertion of advertising to a special position or on a designated page "or omit" will not be accepted.
- Advertiser agrees that the laws of the State of California govern the placement and publication of advertising. Advertiser agrees that the City of San Jose and the County of Santa Clara, in which the San Jose Mercury News is located, shall be the venue for any legal action relating to advertising placed or published.
- Advertiser and/or advertising agency or agent assumes all liability for the content of advertisements published (including illustrations, text, claims, etc.) and agrees to protect and

- indemnify the San Jose Mercury News, its affiliates, stockholders and the directors, officers and employees of the San Jose Mercury News in which the advertisement appears against any and all liability, damages loss or expense of whatsoever nature, including attorneys' fees and costs, arising out of the copying printing or publishing of such advertising including, but not limited to, claims for libel, slander, deceptive statements, unfair trade practice, unfair competition, infringement of trademarks, copyrights, proprietary rights, trade names, or patents and invasion or violation of rights of privacy resulting from publication of such advertisement
- 11. The San Jose Mercury News reserves the right to revise its advertising rates and/or terms at any time. New rates will be effective with the billing cycle following the rate change announcement. An Advertiser may elect to cancel their existing contract after the announcement of the change. If the Advertiser cancels their contract then they will be rebilled the difference between the contracted rate and the actual rate earned.
- 12. If Advertiser wishes to upgrade an existing contract, the Advertiser may do so within the first six-(6) months of the specified contract dates. No contract upgrades will be accepted after this period. The revised contract and appropriate rates will be effective on the first day of the following month from date of the contract upgrade. The San Jose Mercury News will not re-bill any advertising run prior to the effective date of the upgrade.
- 13. The Publisher reserves the right to insert the word "Advertisement" at the Advertiser's expense. The Publisher also reserves the right to reset body type in advertising because of the resemblance to the typeface used in news stories.
- 14. The San Jose Mercury News will not be responsible for an Advertiser's printing material left thirty days after publication.
- 15. Every effort will be made to meet reasonable position requests. Failure to meet position requests will not constitute cause for adjustment, refund. or rerun.
- 16. Submission of an advertisement does not constitute a commitment to publish the advertisement. Publication of an advertisement does not constitute an agreement for continued publication.
- 17. The San Jose Mercury News shall not be liable for failure to publish all or any portion of the advertising which is the subject hereof when such failure results directly or indirectly from fire, flood, earthquake, other act of God, strikes, lockouts, other labor difficulties, acts of the

- public enemy, riots, insurrections, government regulations, or any other cause or event beyond their control.
- If advertising is rejected, any consideration paid to the San Jose Mercury News will be returned to the Advertiser and all parties will be released.
- 19. Foreign language advertisements will be accepted by the San Jose Mercury News, providing a full translation is also published in equal space. This does not apply to Nuevo Mundo or Viet Mercury.
- Cancellations, changes of insertion dates, and/or corrections must conform to published deadlines.
- 21. All disclaimers contained in advertising agency insertion orders or contracts, such as "agency for" are void and suspended by this ratebook. The advertising agency is solely financially liable for all advertising. Credit is not available to advertising agencies with disclaimers.
- 22. Excessive changes to a proof that are not corrections but changes in either copy or layout are not guaranteed nor warranted to be corrected for any ad scheduled for publication unless 48 hours is allowed. Changes indicated would then be made and charged at 50% of advertiser's daily contract rate for the space in which the changes are made.
- The Mercury News reserves the right to revise non-subscriber advertising rates in the event of postage rate changes.



National Policy Information/Credit Policy

NATIONAL POLICY INFORMATION

- Contracts for bulk space discounts cannot be backdated more than 30 days.
- Space used in Television, Sunday Comics, Viet Mercury, or Nuevo Mundo advertising may be added to ROP space to fulfill volume/bulk contracts.
- 3. In the event that Advertiser spending exceeds the level specified in the contract, the Advertiser will begin earning lower contract rates on spending in excess of the original contracted amount as subsequent contract levels are achieved during the contract period. Rate adjustments will be effective with the first day of the subsequent billing cycle.
- If the Advertiser does not meet the minimum contracted for, the San Jose Mercury News will re-bill the difference between the contracted linage level and actual linage achieved.
- Key numbers and other information the Advertiser deems necessary should appear in printing material. Publisher is not responsible for "pubset" key numbers.
- General advertising rates are commissionable at 15%, see "Commission" for details. Cash discounts are not available

Commission

- A 15% commission is offered to advertising agencies recognized by the San Jose Mercury News. Agency assumes all financial responsibility for all advertising placed by the agency. Depending on Advertiser category, National Classified, National Auto, General, High-Tech Telecom or Dot.com rates will apply. Agency commission will be disallowed if payment terms are not met.
- Payment of commission is contingent on the agency providing newspaper with (1) production ready layout, (2) all artwork or other printing material for illustrations or special borders or typefaces other than stock cuts, (3) a written insertion order, and (4) payment within terms.

CREDIT POLICY

- Payment must accompany all orders from Advertisers who have not established credit with The San Jose Mercury News, Inc. and Contra Costa Times.
- Acceptance and publication of advertising does not constitute an extension of credit to the advertiser or advertising agency, if there is one.
 The San Jose Mercury News may, at its option, extend credit upon completion of an application for credit and/or personal guarantee, along with any other additional information, surety, and credit reference deemed necessary by the San Jose Mercury News.
- 3. All billed advertising is due and payable 15 days following statement end date. Failure to receive tear sheets will not be considered reason to delay payment beyond the 15th day. In the event that legal action has to be taken to collect a debt, Advertiser agrees to pay all collection costs incurred, including attorney's fees in any collection suit, any appeal therefrom, or otherwise. Rebates or credits may be applied to advertiser's/agency's delinquent account at the discretion of the San Jose Mercury News
 4. The San Jose Mercury News may
- The San Jose Mercury News may require payment in full for any outstanding balance before accepting copy for publication or require cash payment with copy or both.
- It is our policy to review accounts to determine if a change in account status is necessary.
- 6. Contract advertisers who have not been extended credit may be required to pay the open rate until the contract period has been fulfilled. On completion of the contract period, the customer may apply any difference between the open and contract rates to future advertising. If there is no future advertising, and the account has no outstanding balances, the credit may be refunded.
- 7. Credit is not available to advertising agencies with disclaimers. Advertising submitted with insertion orders or other forms, which deny liability for payment or claim sequential liability will not be accepted unless the submitting agency satisfies at least one of the following conditions:
- a. Signs a "Confirmation of Liability for Payment" form, which supersedes the denial of liability for payment in any and all insertion orders received from that agency; or,
- b. Prepays for the advertising submitted with such a denial of liability

- 8. Claims for adjustment due to errors must be made within seven days of publication. IF THERE ARE DISPUTES OR DISCREPANCIES ADVERTISER MUST PROMPTLY PAY ALL AMOUNTS NOT SUBJECT TO DISPUTE, and presented to the advertising representative and Credit Department, in writing, a complete and detailed explanation of any payment withheld and reason therefore.
- Cash discounts are not available.
 If no claim has been made on a payment by an advertiser within two (2) years, it shall be deemed to have been paid to The San Jose Mercury News, Inc. and Contra Costa Times, for services rendered.
- 11. The aforementioned terms and general information are not all inclusive and are subject to change at the sole discretion of The San Jose Mercury News. Inc.
- 12. The San Jose Mercury News accepts cash, check or Visa/MasterCard and Discover for advertising payments.
- Prepayment of advertising is required for companies located offshore, in Canada or Mexico.



Contact Information

The Mercury News & Contra Costa Times

Knight Ridder Newspapers

Circulation

Daily: 459,425 Sunday: 504,076 Source: 2001 ABC Audit

Mercury News Main Office

750 Ridder Park Drive San Jose, CA 95190 Phone: (408) 920-5000

Mercury News National Advertising Department

Phone: (408) 920-5888 Fax: (408) 278-3473

Contra Costa Times Main Office

2640 Shadelands Drive Walnut Creek, CA 94598 Phone: (925) 935-2525

Personnel

Officers of the Mercury News Chairman and Publisher Joe Natoli (408) 920-5575

Vice President Advertising Jeff Kiel (408) 920-5649

Vice President Business Development Deborah Carlson (408) 920-5263

Officers of the Contra Costa Times

Publisher George Riggs (925) 945-4754

Vice President Marketing & Advertising Phyllis K. Pfeiffer (925) 943-8117

National Representative

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