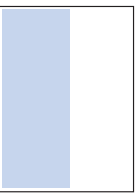


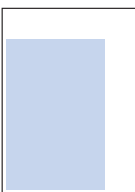
**TABLOID**

Live.....9.5" x 12.5"  
Trim ..... 10.875" x 13.25"  
Bleed ..... 11.125" x 13.5"



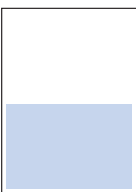
**HALF VERTICAL TAB**

Live..... 4.875" x 12.5"  
Trim ..... 5.375" x 13.25"  
Full Bleed ..... 5.625" x 13.5"



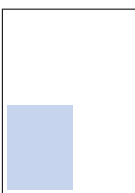
**JUNIOR VERTICAL**

Live.....7" x 10"  
Trim ..... 8.375" x 10.5"  
Bleed ..... 8.625" x 10.75"




**JUNIOR HORIZONTAL**

Live.....10" x 7"  
Trim ..... 10.875" x 7.375"  
Bleed ..... 11.125" x 7.625"




**QUARTER VERTICAL**

Non Bleed Only  
4.875" x 6.5"




**QUARTER HORIZONTAL**

Non Bleed Only  
7.375" x 4.5"



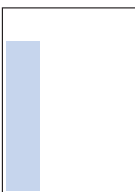
**QUARTER VERTICAL TAB**

Live..... 2.25" x 12.5"  
Trim ..... 2.875" x 13.25"  
Full Bleed.....3.125" x 13.5"



**STRIP HORIZONTAL**

Live.....10" x 3"  
Trim ..... 10.875" x 3.375"  
Full Bleed... 11.125" x 3.625"



**STRIP VERTICAL**

Live.....3" x 10"  
Trim ..... 3.375" x 10.875"  
Full Bleed... 3.625" x 11.125"

**SPREADS**  
CONTACT THE PRODUCTION  
DEPARTMENT FOR SPECS.

### BLACK AND WHITE RATES

AD Size	1X	6X	13X	18X	26XC*
Tab Page	8275	7445	5180	4210	3240
Junior Page	5215	4695	3260	2685	2110
1/4 Page	3230	2915	1860	1505	1145
Strip	2870	2590	1650	1355	1010
1/8 Page	1960	1765	995	805	615

Special positions: Add 15% of space and color charge.  
\* 26XC Rate Based On Ad Appearing Every Issue

### COLOR PREMIUM

	1X	6X	13X	18X	26XC*
4 Color	1720	1550	1135	1065	995

Spreads: Double earned color premium.

### INSERTS

Black and White space cost plus insert charge of \$1300.  
For multi-page insert space cost contact publisher.

### RATE POLICY

Rate based on a non-cancellable contract. If cancelled, ads run would be short-rated to the nearest earned frequency based on the rate card. Special positions are non-cancellable within 90 days of ad space closing. 15% Agency Commissions given when ad materials are supplied.

### TERMS AND CONDITIONS

Net due thirty (30) days from invoice date. No cash discount. After thirty (30) days, the gross amount will be due and we will no longer honor the fifteen (15%) discount. Advertiser agrees to accept additional expenses of Attorney fees and Collections Agency charges should ICD require them to collect late payments.

### FOR MORE INFORMATION

Contact your HomeWorld Business Sales Representative:

**Dave Palcek**  
(847) 913-8244  
davep@homeworldbusiness.com

**Cynthia Evans**  
(847) 913-8251  
cyndie@homeworldbusiness.com

**Larry Oliver**  
(631) 246-9300 ext. 246  
larryo@homeworldbusiness.com

### PRODUCTION DEPARTMENT

**Nadine Salogub**  
(631) 246-9300 ext. 104  
production@homeworldbusiness.com

### CLASSIFIED SALES & RATES

(631) 246-9300 ext: 224  
classifieds@homeworldbusiness.com

### ELECTRONIC SPECS

**ACCEPTABLE DIGITAL FILE FORMATS:** The original ad layout document, fonts and images accompanied by a press-ready PDF file.

**Preferred Applications:** Adobe InDesign CC (2015). Others: Adobe Illustrator CC (2015); Photoshop CC (2015); Adobe Acrobat Distiller 11.0 (Illustrator and Photoshop are not recommended for creating layout files.)

**PDF format:** All ads should be in PDF or PDF/X1-A format prepared for press in CMYK with embedded fonts. Please contact Production for the job options files that should be used when creating PDFs. PDF files cannot be edited or altered in any way. Please include all native files, including supporting graphics and fonts.

**UNACCEPTABLE DIGITAL FILE FORMATS:** All digital Microsoft files: Word, Excel, Powerpoint, etc.

### COLOR SPECS:

- All images, backgrounds & copy must be CMYK. Ads received in RGB and spot color format will be converted to CMYK. To avoid over-saturation, the combined value of CMYK values should not exceed 300% (ie. C=100, M=100, Y=50, K=50).

### IMAGE SPECS:

- Photos should be 300dpi at their actual size, in CMYK.
- Set transparency flattener to at least 300 dpi where applicable:
  - 1200 dpi for Line Art. 300 dpi for Gradients.
  - Set the vector balance to 100% vector.
- Ad files with embedded images must be sent with original artwork to ensure trouble-free output of your files. Embedded files cannot be corrected or adjusted.

### GENERAL SPECS:

- Please include crop marks on all bleed ads.
- Label all documents and digital layout files with advertiser's name and issue date, **NOT** "HOMEWORLD BUSINESS."
- All Digital files MUST be sent complete. If files are incomplete you will be contacted. ICD assumes no responsibility for files that are sent incorrectly.
- MACINTOSH platform preferred. ICD is not responsible for the final outcome of digital files created on PC.

**ACCEPTABLE COLOR PROOFS:** A valid supplied SWOP color proof that is representative of the ad is suggested. All supplied color proofs MUST meet SWOP specifications. Publisher is not responsible for color variation on press if ad is not accompanied by the proof.

**PRODUCTION WORK:** If publisher performs production work to existing or new ads, then the rate will revert back to gross pricing. If any work needs to be done you will be contacted for your approval prior to processing. No charge for publisher to create a PDF. All supplied ad materials will be held by publisher for a period of no longer than one year from the issue date in which the ad last ran. Thereafter, materials will be destroyed.

### FILE TRANSFER

**Send via E-mail** (files less than 10 mb):

Attn: Nadine Salogub  
production@homeworldbusiness.com

**Upload digital files:** <http://ads.icdnet.com>  
accessible via your web browser  
No ID & password needed. ICD must be notified once ad has completed uploading.