
The Living Magazines

Fort Mitchell Living, Fort Thomas Living, Hyde Park Living, Indian Hill Living, Sycamore Living, Wyoming Living

Advantages of Advertising

Who are the "targeted" Living Magazines subscribers?

- Subscribers are located in some of the wealthiest communities in Greater Cincinnati.

(Our Sycamore distribution, for example, is based on a house-value minimum of \$250,000 and an annual income of \$70,000. Certain other neighborhoods, such as Indian Hill, by definition have even higher house-value and income minimums.)

Hyde Park	6,800 Subscribers	Fort Thomas	4,600 Subscribers
Indian Hill	3,000 Subscribers	Fort Mitchell	4,400 Subscribers
Wyoming	3,400 Subscribers		
Sycamore	6,600 Subscribers		

Subscriptions are free to the targeted subscribers in the Living Magazines communities.

Living Magazines subscribers have some of the most sought after demographics.

- Past subscriber surveys indicate:

92% of our readers own their own homes

37% of these readers have lived in the same community for 25+ years

81% of households average 1 Bachelor's degree

58% of households average 1 Master's or Advanced degree

- Ages of readers break down as follows:

Ages 0-11:	8%
Ages 12-18:	12%
Ages 19-24:	10%
Ages 25-44:	19%
Ages 45-59:	30%
Ages 60+:	21%

- Readers' occupations break down as follows:

Professional:	33%
Sales/Marketing:	28%
Business Services:	17%
Education:	16%
Health Care:	15%
Office/Clerical:	11%
Industrial:	6%

- The average number of cars per household is 2.2.

Living Magazines are distributed free of charge to subscribers by US Mail.

What value does the Living Magazine subscriber place on the monthly publication?

90% of the Living Magazines subscribers read their issues within a day of their arrival. In addition, surveys indicate that our readers save their magazines for every bit of the publication month, and longer, in order to refer to specific event information, photos, and articles about family and friends and to keep track of sales and other news from their favorite stores. (Because these magazines are compelling chronicles of their communities, many readers save their copies indefinitely: One-third keeps their copies for six months or more, and more than 12% keep their copies forever. Some have even saved every issue since the first!)

Living Magazines subscribers enjoy the advertising and the chance to learn about local services and products and even consider these ads part of the magazine experience. Readers report using Living Magazines to make all types of buying decisions—from banking, business equipment, dry cleaning, and hair care to lawn services, legal counsel, pet supplies, and travel.

Community Publications, Inc. 179 Fairfield Avenue, Bellevue, Kentucky 41073

Voice: 859-291-1412 Fax: 859-291-1417 e-mail(artwork): artdept@livingmagazines.com website: www.livingmagazines.com

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Reasons to Advertise Consistently During A Recession

1. *Your market is constantly changing and evolving.*

Thirty percent of people in the U. S. will move this year.

2. *Your competition isn't quitting.*

People spend money with companies they know and trust. Continual advertising builds awareness and trust in your company and your products.

3. *Marketing strengthens your identity and helps you build your brand.*

When you quit marketing, you shortchange your reputation, reliability, and the confidence people have in your company.

4. *Marketing enables you to hold onto repeat customers.*

Many enterprises survive on repeat and referral business. Repeat customers are the keys to both. When repeat customers don't hear from you or about you, they tend to forget you. This gives your competition the opportunity to attract your customers away from you.

5. *Marketing maintains morale.*

Your own morale, and the morale of your staff, can be improved when you see your marketing at work (especially when you see that it does work). Cutting your marketing seems a signal of failure to those who actively follow your advertising.

6. *Marketing gives you an advantage over competitors who have stopped marketing.*

When we have a troubled economy it can be a superb advantage to a marketing-minded entrepreneur. It gives you a chance to pull ahead and attract some of your competitor's customers.

7. *Marketing allows your business to continue operating.*

Ongoing advertising brings in the new business that keeps the cash coming in to pay for your overhead. Expenses continue whether you continue to advertise and grow.

8. *You have invested money that you stand to lose.*

When you stop marketing, all of the money you spent for ads becomes lost, as the consumer awareness it purchased slowly dwindles away. Sure, you can build it again, but you'll have to start from scratch. Unless you are planning to go out of business, it's rarely a good idea to cease marketing completely.

9. *Marketing today needs to be a part of your important "Post Recession Planning"!*

Some businesses will not survive the recession. Your decision to continue or expand your marketing today will pay big dividends later as you will pick up valuable market share; because the customers will already have your business in mind when they go to purchase the service or product that they still need.

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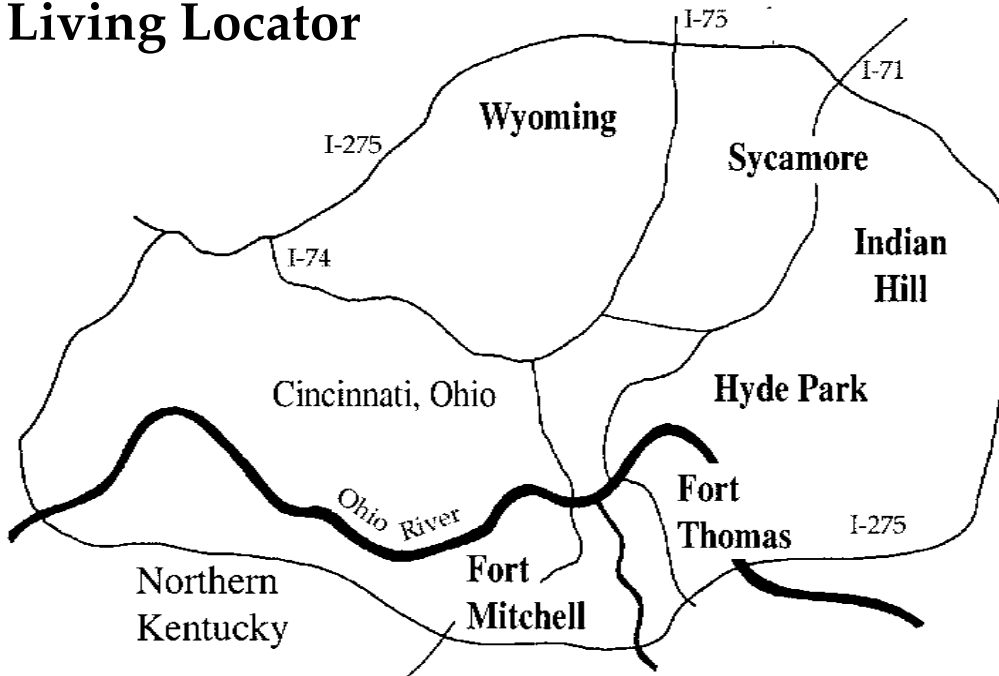
Join Us Where the Living's Great!

Each month we deliver FREE, by U.S. Mail – to nearly 30,000 homes in the best neighborhoods – magazines designed to build community – their community.



<i>Community</i>	<i>Zip Codes</i>	<i>Homes Delivered</i>
Cincinnati, Ohio		
<i>Hyde Park Living</i>	45206, 45208, 45209, 45226	6800
<i>Indian Hill Living</i>	45243, 45242	3000
<i>Sycamore Living</i>	45242, 45236, 45249	6600
<i>Wyoming Living</i>	45215, 45231	3400
Northern Kentucky		
<i>Fort Mitchell Living</i>	41017, 41011	4600
<i>Fort Thomas Living</i>	41075	4400

Living Locator



Call us today to learn more about the communities we serve and how your advertising can bring your message to our readers.

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Rate Card

In an effort to help our advertisers retain their current customers and reach new ones in 2009, we will continue to use our 2007 Rate Card. We want to do all we can to help you be successful during the current economic times.

179 Fairfield Avenue
Bellevue, Kentucky 41073
Phone: 859-291-1412
Fax: 859-291-1417

e-mail (artwork):
artdept@livingmagazines.com

www.livingmagazines.com
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- Orders not cancelled by the Changes Deadline will be billed even when advertiser fails to furnish copy. There will be a \$100 late-cancellation surcharge in the case of special-placement ads.
- A surcharge of 20% for special placement applies to ads of ten column inches or greater. (Ads less than ten column inches are not eligible for special placement.)
- Insert pricing begins at 24¢ each and is based on size and weight.

1/12 Page (2.5 col.in.)

First Magazine
Any Two Magazines
Any Three Magazines
Any Four Magazines
Any Five Magazines
All Six Magazines

1/6 Page (5 col.in.)

First Magazine
Any Two Magazines
Any Three Magazines
Any Four Magazines
Any Five Magazines
All Six Magazines

1/3 Page (10 col.in.)

First Magazine
Any Two Magazines
Any Three Magazines
Any Four Magazines
Any Five Magazines
All Six Magazines

1/2 Page (15 col.in.)

First Magazine
Any Two Magazines
Any Three Magazines
Any Four Magazines
Any Five Magazines
All Six Magazines

2/3 Page (20 col.in.)

First Magazine
Any Two Magazines
Any Three Magazines
Any Four Magazines
Any Five Magazines
All Six Magazines

Full Page (30 col.in.)

First Magazine
Any Two Magazines
Any Three Magazines
Any Four Magazines
Any Five Magazines
All Six Magazines

Back Cover

First Magazine
Any Two Magazines
Any Three Magazines
Any Four Magazines
Any Five Magazines
All Six Magazines

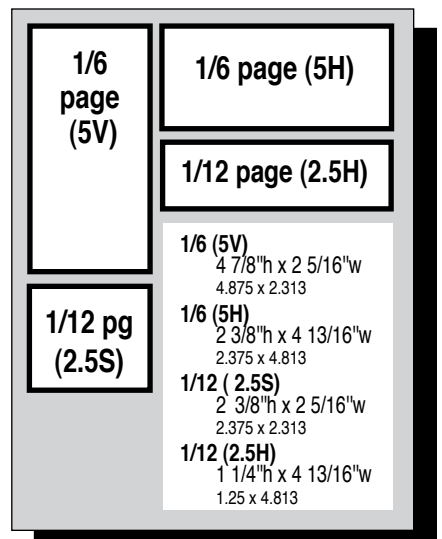
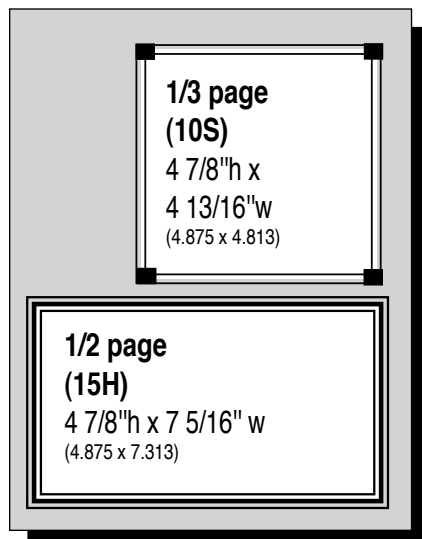
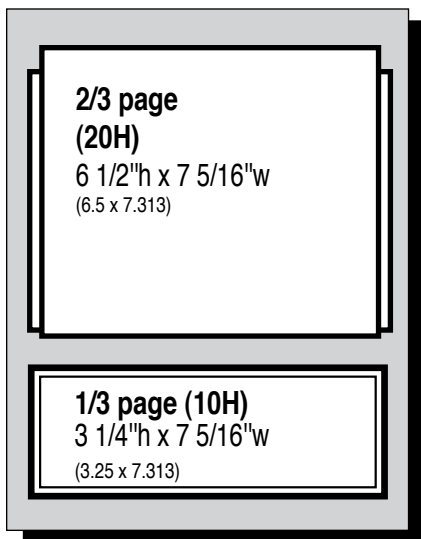
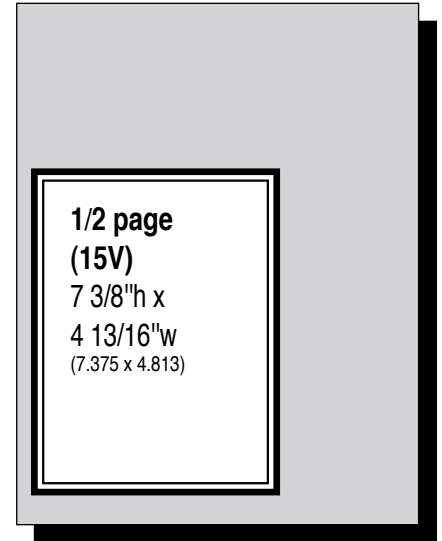
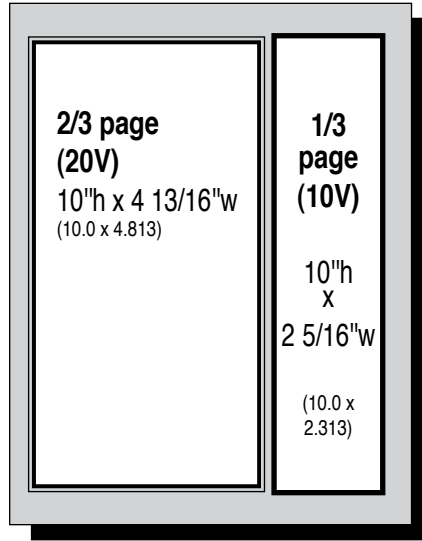
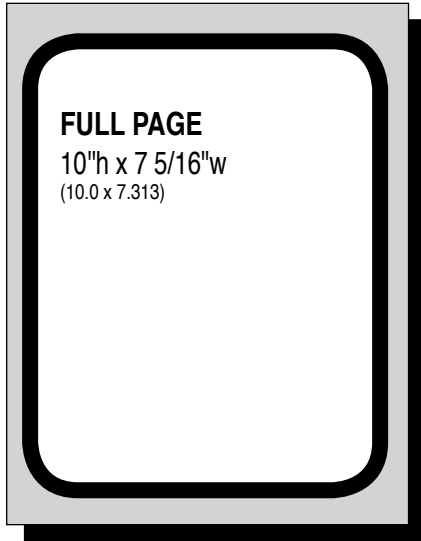
rate per month
1X 3X 6X 12X

*For prices,
please contact
our
sales department
at
859-291-1412*

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Advertising Shapes and Sizes



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Mechanical Requirements

Please e-mail artwork to: artdept@livingmagazines.com.

(Please also mail or fax a printed copy for reference.)

We can accept artwork and copy created in Photoshop, InDesign, or Illustrator. The files created in Illustrator or Photoshop should be saved as an EPS file with fonts included. PDF files are also accepted. Preferred dots per inch (dpi) is 400.

We prefer to receive artwork and copy by e-mail (artdept@livingmagazines.com). Alternatively, we accept files on CDs and DVDs with the InDesign, Photoshop or Illustrator file, all linked files/images, all fonts used and any eps or pdf files (please include a printed copy for reference). Mail artwork and copy to Attn: Art Department, Community Publications, Inc., 179 Fairfield Avenue, Bellevue, KY 41073.

Schedule of Art Charges

Pricing includes initial proof and one change (with a final proof)

1/12 to 1/6 page display ad:..... \$20

1/3 to 1/2 page display ad:..... \$25

2/3 to full page display ad:..... \$30

Additional changes/proofs: \$10 each

Note: Art charges apply even when the advertiser elects not to run the ad

Design Consultation Fee

Clients who prefer to schedule a meeting to discuss the design their display ad may do so by contacting our graphic designer directly (859-291-1412, ask for art department). There is a \$50 hourly rate.

Additional Considerations

While we do all we can to insure that your advertising experience is both positive and effective, occasionally things go wrong . . . Please read the following conditions of your insertion:

- 1) Your proof is your opportunity to insure that your ad is correct. If a proof has been sent, and no timely correction requested, the ad will run as proofed. There will be no compensation for errors discovered after the proofing process.
- 2) If your ad is accidentally omitted from a publication, we will compensate you according to your choice of the following: a) one additional month on your existing contract; b) one additional market on your existing contract; c) double the size of the omitted ad in a future scheduled month; d) credit for full cost of the ad.
- 3) While we do all we can to deliver a good and timely product, we cannot guarantee the exact publication date of our magazines. We will run dated ads, therefore, only at the advertiser's risk, and there will be no full reimbursement for ads in publications "perceived" to be "late".
- 4) We try very hard to place ads in positions we consider advantageous for the advertiser. Position is not guaranteed, however, unless stated in your contract and the 20% "position" charge assessed. If you require an exact location within a magazine, please discuss this need with your representative so that this arrangement can be made.

Monthly Dates and Deadlines

Month/Year	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	July 09	Aug 09	Sept 09	Oct 09	Nov 09	Dec 09
Space	11/21	12/19	1/20	2/20	3/20	4/20	5/20	6/22	7/20	8/20	9/21	10/20
Art	12/1	12/30	1/30	2/27	3/31	4/30	5/29	6/30	7/31	8/31	9/30	10/30

Month/Year	Jan 10	Feb 10	Mar 10	Apr 10	May 10	Jun 10	July 10	Aug 10	Sept 10	Oct 10	Nov 10	Dec 10
Space	11/20	12/21	1/20	2/19	3/22	4/20	5/20	6/21	7/20	8/20	9/20	10/20
Art	11/30	12/31	1/29	2/26	3/31	4/30	5/31	6/30	7/30	8/31	9/30	10/29

Community Publications, Inc. 179 Fairfield Avenue, Bellevue, Kentucky 41073

Voice: 859-291-1412 Fax: 859-291-1417 e-mail(artwork): artdept@livingmagazines.com website: www.livingmagazines.com

Agreement between The Living Magazines

(Community Publications, Inc., 179 Fairfield Avenue, Bellevue, KY 41073) and

Today's date _____

Account Rep _____

Advertiser / Firm name: _____

Rep phone _____

Person to whom invoice should be sent _____

Schedule of Art Charges

Name of Advertising Agency _____

includes Initial proof and one change (with Final proof)

Billing address _____

1/12 to 1/6 page:..... \$20.....

City, state, zip _____

1/3 to 1/2 page:..... \$25.....

2/3 to Full Page:..... \$30.....

Phone _____ Fax _____

Additional changes/proofs: \$10

Note: Charges apply even when advertiser elects not to run the ad.

E-mail ad artwork to artdept@livingmagazines.com

Rate 1X 3X 6X 12X Size/Shape _____ Other _____

E-mail _____

	Magazines	January	February	March	April	May	June	July	August	September	October	November	December
Cincinnati	Hyde Park												
	Indian Hill												
	Sycamore												
N. KY	Wyoming												
	Fort Mitchell												
	Fort Thomas												
	Other												
	Year												

We agree to pay Living Magazines \$ _____ per month, due at space reservation

Office Use Only

Credit Card _____ Security Code _____ Expiration Date _____

Auto charge credit card Bill (credit card on file to be used only according to terms & conditions)

X _____
Authorizing signature

Copy and Agreement Regulations

General Regulations

- Rates published are for advertising space for print-ready art and copy. Artwork that does not meet specifications (See Production & Mechanical Requirements) is subject to an art preparation charge.
- Multiple-insertion discounts applies only to insertions within a 12-month period. Advertisers who do not complete a committed schedule will be subject to the shorter rate.
- Advertisers and advertising agencies assume liability for all content (including text, representation and illustrations) of advertisements printed, and also assume responsibility for any claims arising therefrom made against the Publisher.
- The Publisher is not responsible for errors in key numbers.
- The Publisher reserves the right to reject any advertising that the Publisher feels is not in keeping with publication standards.
- Advertisements that, in the opinion of the Publisher, resemble the publication's editorial matter will carry the word "advertisement" in at least 10-point type at the top.
- Advertising charges are due as billed, regardless of advertising results.

Cancellations:

- Cancellations must be in writing.
- No changes or cancellations will be considered executed unless acknowledged by the Publisher.
- Size and shape changes will not be accepted after the Space deadline.
- Orders not cancelled by the Space deadline will be billed the full cost of the ad, even when the advertiser

fails to furnish copy. (Special Placement cancellations will be assessed an additional \$50 and/or the non-refundable 25% deposit.)

Terms and Conditions:

- **Terms: Payment of all advertising and art charges (by check or credit card) in advance of publication.** A credit card is required to secure space in the case of charges to be invoiced. Late accounts will incur a flat \$15 fee, assessed the day following the invoice due date, with the unpaid balance charged to the credit card on file.
- A 5% discount off the standard rate will apply to full payment of multiple-insertion contracts.
- An agency commission of 15% of gross invoice will be paid to recognized agencies *only* when full payment is received within 60 days of invoice date.
- In the event of non-payment, the Publisher reserves the right to hold the advertiser and/or its advertising agency jointly and severally liable for monies due.
- The Publisher reserves the right to pull scheduled advertising when account is past due.
- Advertisers are not protected at their agreed rates for the duration of the agreement in the event of a rate adjustment.

Production & Mechanical Requirements

Our preferred software is Macintosh InDesign, with all photos saved as eps files. Preferred dots per inch (dpi) is 400.

We prefer to receive artwork and copy as pdf files by e-mail (artdept@livingmagazines.com). Alternatively, we can accept files on CDs and DVDs with InDesign, Photoshop or Illustrator files will all supporting files, links and fonts included.

- Proof changes to art not produced by *Living* staff will be charged.
- Artwork, submitted after the deadline, will be assessed a late charge.
- Advertiser assumes all obligation for collection/delivery of artwork, including courier service when necessary.

Furnish Artwork F.O.B. destination to:

COMMUNITY PUBLICATIONS, INC. (Publisher)
179 FAIRFIELD AVENUE • BELLEVUE, KY 41073

e-mail: artdept@livingmagazines.com

Additional Considerations:

While we do all we can to insure that your advertising experience is both positive and effective, occasionally things go wrong. Please read the following conditions of your insertion:

- 1) Your proof is your opportunity to insure that your ad is correct. There will be no compensation for errors discovered after the proofing process.
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