



## TURN THE HEADS OF 37,000 NC REALTORS®: Advertise and Realize Results

Reach NC REALTORS® where they turn for the latest industry information. *Insight* magazine and the NC Associations of REALTORS® website, [www.ncrealtors.org](http://www.ncrealtors.org), both deliver the successful target market you are looking for.

WHAT'S IN IT  
FOR ME?  
EXPOSURE  
STATEWIDE

86% of members  
read the NC  
REALTORS®  
magazine within  
the first two  
weeks of receiving  
an issue.

### ■ Our Readers Are Looking For You

A recent readership survey found that not only do most members read almost every issue of *Insight*, they find the NCAR publication a valuable source of information since it is read within the first week after receipt.

*Insight* is mailed directly to more than 37,000 REALTORS® from across the state and is distributed at special meetings and events. The goal of *Insight* is to serve our advertisers and readers through eye-catching design, creative photography and feature articles on the people, events and trends that shape our industry

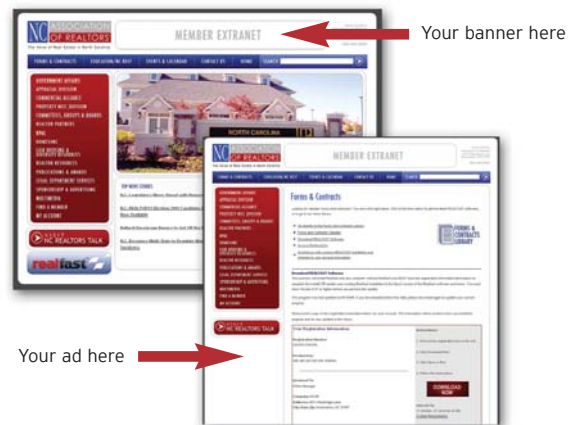
North Carolina is one of the 10 largest state REALTOR® Associations in the country; make an impact and grow your business by advertising with us.

### ■ Expand Your Business

The NC Association of REALTORS® website, [www.ncrealtors.org](http://www.ncrealtors.org), serves as the real estate information portal to our general membership as well as to the public.

NC REALTORS® and visitors look to this site to stay informed on the latest market, technology and legislative trends.

- ▶ Average Monthly Visits: 170,692
- ▶ Average Monthly Page Views: 157,177
- ▶ Average Monthly Forms/Contract Page Views: 10,530



*"We've seen a steady stream of business activity from the North Carolina market. I know advertising ToolkitCMA in NCAR's Insight has helped – it's been a good investment!"*

- Wes Shaffer, Marketing Director, Realty Tools, Inc.

## RATE CARD AND SPECIFICATIONS

As the official publication of the NC Association of REALTORS®, *Insight* offers reliable information in full-color, glossy format. Published four times during the year, *Insight* is mailed directly to more than 37,000 REALTORS® from across the state and is distributed at special meetings and events.

### Advertising Contact:

Kristin Miller, Advertising Manager  
4511 Weybridge Ln., Greensboro, NC 27407  
**336-294-1415** or **kmiller@ncrealtors.org**

### Ad Submission and Artwork Contact:

Paige Happel, Creative Director  
7489 Summerhill Dr., Summerfield, NC 27358  
**336-908-0966** or **paige-ccs@triad.rr.com**

### 2010 *Insight* Advertising Rates

FULL COLOR	1x	2x	4x
Full Page	\$2,988	\$2,736	\$2,304
1/2 Page	\$2,004	\$1,848	\$1,440
1/4 Page	\$1,380	\$1,224	\$1,056
<b>PREMIUM POSITIONS (4x RATE ONLY)</b>			
Inside Front Cover			\$3,210
Inside Back Cover			\$2,940
Back Cover			\$3,450

All rates are net. All rates include free color. Call for special pricing on custom ads, inserts, reply cards, etc.

### *Insight* Advertisement Sizes

Publication Trim Size: 8.5" x 11"  
\*Plus 1/8" bleed extended on all 4 sides

AD UNIT	WIDTH x HEIGHT	
	Bleed	Non-Bleed
Full Page	8.5" x 11"*	7 5/8" x 10 1/8"
1/2 Page - H	N/A	7 5/8" x 4 15/16"
1/4 Page - V	N/A	3 3/4" x 4 15/16"

### 2010 Web Advertising Rates

Website advertisements: 240 pixels wide x 120 pixels tall  
Banner advertisements: 468 pixels wide x 60 pixels tall

BANNERS		3 months	6 months	12 months
Premium Banner		\$2,500	\$4,500	\$6,900
Standard Banner		\$1,500	\$2,500	\$4,500
WEB ADVERTISEMENTS	1 month	3 months	6 months	12 months
	\$250	\$500	\$900	\$1,650

- ▶ Web banners include logos (animated or non-animated) and links and may be featured on the top of either the member-only or public side of the website.
- ▶ Web advertisements include logos and links and may be featured on the vertical navigation bar of the member-only Forms and Contracts page.
- ▶ Premium Position - Limit of three advertisers on a rotating basis, minimum of 3 months required, banners offered on member only pages.
- ▶ Standard Position - Limit of three advertisers on a rotating basis, minimum of 3 months required, banners offered on public pages only.

2010 Editorial Calendar			
ISSUE	PRIMARY FOCUS	SECONDARY FOCUS	AD SPACE/ COPY DEADLINE
January-March	NC REALTORS® 2010 president	Shoestring marketing tactics that work	December 18 (2009)
April-June	Ways to stage a home for guaranteed sale	Legislative and advocacy issues	March 18
July-September	Convention & Expo preview	Ten steps to a smooth closing	June 17
October-December	Risk management	Leadership development	September 16

**Digital Files**

High resolution PDF files requested. PC files must be constructed from Quark Xpress (6.0), Adobe Photoshop (7.0) and Adobe Illustrator (10.0). Macintosh files will be accepted in EPS, PDF and TIFF formats for placement. Files not supplied in proper format will be corrected at the advertiser's expense. Call 336-644-1399 with any questions.

**Accepted Media**

Files may be supplied on CD, DVD or submitted via e-mail.

**Fonts**

All fonts necessary for printing the ad must be supplied by the advertiser or convert to paths. Fonts are not required for PDF, EPS and TIFF submissions.

**Artwork**

Include all artwork/links, i.e. placed graphics, photographs, logos. Image resolution should be at least 300 dpi at final scale. Before placing artwork into the ad, size artwork to 100 percent of actual size used in ad. Artwork must be converted to CMYK. Convert any Pantone colors from "spot" to "process" (CMYK) before saving files.

**Web Banner/Advertisement Specifications**

Website advertisements: 240 pixels wide x 120 pixels tall  
Banner advertisements: 468 pixels wide x 60 pixels tall  
Acceptable file types are jpg or gif only.

**Proofs**

An approved color proof is recommended. Laser proofs will be used only for content, not color. Publisher and printer will not accept responsibility for the final outcome of the ad when a proof is not supplied. Please notify the publisher if color is critical and provide a digital color contract proof to SWOP standards.

**Inserts**

Bound-in or tipped-on inserts are accepted subject to size and scheduling requirements. Each pre-printed insert counts as one insertion toward frequency rate, regardless of page count. Contact Kristin Miller for mechanical details and rates at 336-294-1415 or 800-443-9956.

**Rates**

All rates are non-commissionable and are based on artwork being provided ready for publication. Rates are subject to change with 60 days written notice. Advertising ordered at frequency discount rates and not earned within a 12-month period will be rebilled at the earned rate.

**Production Charges**

Ad creation, typesetting, composition, and artwork will be done as needed and charged to the client. Clients will have production charges quoted on an individual basis.

**Proofs to Advertisers**

Ads prepared from artwork will be solely at advertiser's risk unless sufficient time is allowed to furnish proofs for approval. When proof is required, artwork must be in hands of publisher two weeks preceding ad space deadline.

**Copy**

Advertisers are solely responsible for submission of copy. The advertiser and/or its agency will indemnify and hold Publisher harmless from and against any loss resulting from claims or suits for defamation, libel, violation of privacy, plagiarism, copyright infringement or any other cause. Publisher reserves the right to reject any advertising. Publisher shall own all advertising for which it has provided design and/or copywriting services.

**Placement**

Higher contracted frequency takes precedence on placement. However, premium positions will be guaranteed at the quoted rate, space permitting.

**Storing of Materials**

All final advertising files will be stored for six months and then destroyed, unless written request for the return of materials is provided upon ad submission.

2010 INSERTION ORDER & ADVERTISING AGREEMENT

PLEASE PRINT OR TYPE AND FAX FORM TO THE ADVERTISING MANAGER, 336-299-7872

Name of Advertiser \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_

Contact Person \_\_\_\_\_

E-mail \_\_\_\_\_

Agency (if applicable) \_\_\_\_\_

<i>Insight Premium Positions:</i>	<i>Ad Size:</i>	<i>Insertions:</i>	<i>Issue:</i>	<i>Closing Date:</i>
Inside Front Cover <input type="checkbox"/>	Full Page <input type="checkbox"/>	One-time (1X) <input type="checkbox"/>	Jan-Feb	12-18-09 <input type="checkbox"/>
Inside Back Cover <input type="checkbox"/>	Half Page <input type="checkbox"/>	Two-times (2X) <input type="checkbox"/>	Apr-June	3-18-09 <input type="checkbox"/>
Back Cover <input type="checkbox"/>	Quarter Page <input type="checkbox"/>	Four-times (4X) <input type="checkbox"/>	July-Sept	6-17-09 <input type="checkbox"/>
			Oct-Dec	9-16-09 <input type="checkbox"/>

<i>Web Positions:</i>	<i>Ad Size:</i>	<i>Insertions:</i>
Premium Banner	468 pixels wide x 60 pixels tall	<input type="checkbox"/> 3x <input type="checkbox"/> 6x <input type="checkbox"/> 12x
Standard Banner	468 pixels wide x 60 pixels tall	<input type="checkbox"/> 3x <input type="checkbox"/> 6x <input type="checkbox"/> 12x
Web Advertisement	240 pixels wide x 120 pixels tall	<input type="checkbox"/> 1x <input type="checkbox"/> 3x <input type="checkbox"/> 6x <input type="checkbox"/> 12x

Special Position Request \_\_\_\_\_

Creative Services Notes \_\_\_\_\_

Total Cost \_\_\_\_\_

I understand that I am bound by the guidelines, deadlines and rates published on the *Insight* and Web Advertising Rate Card And Specifications and by the terms and conditions stated in this Insertion Order and Advertising Agreement.

Signature \_\_\_\_\_

Name (printed) \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

The NC Association of REALTORS®, with its principal office at 4511 Weybridge Lane, Greensboro, North Carolina (hereafter called the Publisher), reserves the right to approve all advertising copy and the right to reject any advertisement that is contracted for placement in *Insight*. All Insertion Order & Advertising Agreements are subject to acceptance by the Publisher, and upon such acceptance, without further notice to the customer, the Insertion Order & Advertising Agreement becomes valid and is governed by the laws of North Carolina.

### Advertising Policy

The Publisher will not be bound by conditions on other contracts or insertion orders that may be in conflict with the provisions of this contract. All advertisement instructions must be submitted on the *Insight* Insertion Order & Advertising Agreement. The Publisher reserves the right to amend or revise rates, terms and conditions of this agreement upon 60 days written notice. If said amendments are not acceptable to the advertiser, the advertiser may, by written notice to the Publisher prior to the effective date of the amendments, cancel its advertising contract, upon payment of any outstanding invoices. If frequency discount is not earned because of cancellation, advertiser agrees to pay difference between frequency rate paid and frequency rate earned.

### Web Advertising Policy

All Web advertisement instructions must be submitted on the Web advertising agreement form. The publisher reserves the right to cancel any advertising not considered suitable for publication. Competitors in the area of Pre-License and Continuing Education, local associations and broker-referral programs will not be allowed to advertise on NCAR's website. Publisher will not accept advertising for real estate firms, franchises, or endorsed licensees for placement on the NCAR website. Web banners and advertisements are non-cancelable.

### Ad Materials Responsibility

In the event the advertiser fails to supply ad materials by the closing date, the Publisher reserves the right to repeat a previous advertisement. Advertisers who reserve space and fail to supply ad material are still liable for all costs regardless of what material is substituted in its place. Final ad materials will be stored for six months and destroyed thereafter, unless written request for the return of materials is provided upon ad submission.

### Copy Acceptance

Advertising copy furnished by the advertiser shall be in a form acceptable to the Publisher. Publisher reserves the right to edit or reject any advertising it finds, in its sole discretion, to be inappropriate, misleading or objectionable. Advertising that resembles editorial shall be marked "Advertisement" at the top of the ad in not less than 10-point type.

### Advertiser's Responsibility

All advertisements are accepted and published by the Publisher upon the representation that the advertiser and/or agency is authorized to publish the entire contents and subject matter thereof. The advertiser agrees to indemnify and hold the Publisher harmless from and against any loss resulting from claims or suits of defamation, libel, violation of privacy, plagiarism, copyright infringement or any other cause.

### Advertising Design & Production

All ad material shall be submitted in accordance with the Publisher's Advertising and Production Specifications as set forth on the Publisher's current Rate Card And Specifications. The Publisher reserves the right to adjust the size of ads that do not conform to required dimensions, exclude advertisements from certain pages, and control position of all ads.

### Billing

Prepayment is required for new clients. A signed contract and payment for the first insertion are due by the first closing date, along with the ad. Subsequent insertions will be billed upon publication. Invoices are net and payable upon receipt unless otherwise noted. Invoices rendered will be accepted as correct unless the Publisher is notified in writing within 10 days of billing date. Payment will be made direct to Publisher at the address on the front of this agreement. Accounts delinquent 30 days will be charged interest at the rate of 18 percent per annum. Should an advertiser and/or agency default or otherwise be late in payment of advertising invoices, the Publisher has the right to omit the adver-

tisement from the publication. The advertiser and/or agency will forfeit any and all payments previously made toward the purchase of said advertisement. In the event advertiser and/or agency default or are otherwise late in payment of bills, advertiser and/or agency shall be totally liable for all fees and sums of collections, including but not limited to reasonable attorney's fees and court costs incurred by Publisher in the collection of said bills. In such event, the Publisher reserves the right to either terminate this Agreement or to enforce this agreement pursuant to the terms set forth. Venue for any judicial proceeding concerning enforcement or any provisions of this contract including any action of non-payment shall be in Guilford County, North Carolina.

### Web Advertising Billing

Pre-payment is required for all banner and advertisement placement.

### Cancellations

Cancellations must be in writing and are not considered accepted until confirmed by the Publisher. There is a \$500 cancellation fee for cancellations of ads less than 30 days prior to the ad space/copy deadline of the issue in which the ad is scheduled to run. The advertiser is responsible for the full amount of the ad for cancellations after the ad space/copy deadline has passed. In addition to any applicable fees for late cancellations, there is a \$500 fee for cancellation of multiple ads.

### Errors and Omissions

In the event of an error or omission of advertising copy or an advertisement for any reason, it is the advertiser's responsibility to notify the Publisher, in writing and within seven days after delivery of first-bound copies/tear sheets. Publisher's liability will not exceed the return of revenue for the ad space. Any adjustments will be based on percentage of ad or message affected. Publisher is not responsible for errors in key numbers, nor is Publisher responsible for errors that the advertiser failed to identify on the approved advertising proof. In no event shall Publisher be liable for incidental or consequential damages incurred by advertiser in the event of any error or omission by Publisher.

### Performance

Publisher shall not be held responsible for damages for failure to print or circulate any issue, or for delays in printing said issue. The advertiser shall be entitled to a complete refund of monies paid if the Publisher fails to print the issue covered by this Agreement. No discount of advertisers monies shall be paid for delays beyond the Publisher's control, including delays caused by production and printing. Performance by the Publisher shall be contingent upon availability of materials and labor, and no interruption by acts of God/nature, riots, warfare, government laws or regulations, vendor delays, and/or conditions beyond the Publisher's control. In no event shall Publisher be liable for incidental or consequential damages incurred by advertiser for failure to print/circulate or the delay in printing/circulating an issue.

### Miscellaneous

The Publisher may assign its rights, duties, and other obligations under this agreement to any corporation or other entity that becomes the publisher of the contracted publication. This Agreement shall be binding upon and shall inure to the benefit of the successors and assigns of the advertiser. In the event that the advertiser ceases to exist or operate then this Agreement will terminate as of said date, except that in the event the principal(s) of the advertiser thereafter continue to engage in the commerce in substantially the same form as before dissolution, this Agreement shall remain in effect and shall be binding upon the successor to the advertiser.

This Agreement shall terminate after the last insertion as set forth in this Agreement is published; provided however, that the Publisher may terminate this Agreement at any time if it ceases to publish the contracted publication.

This Agreement sets forth the entire agreement between the parties hereto and shall be construed under the laws of the state of North Carolina. Any waiver by the Publisher of any breach of this Agreement by the advertiser, or any default in payment by the advertiser, shall not be construed as a waiver of any prior or subsequent breach or default of the same or any other provision of this Agreement.

### Severability

In case any one or more of the provisions of this Agreement or any application thereof shall be invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions contained herein and any other application thereof shall not in any way be affected or impaired thereby.