



N MainStreet S NEWSPAPER S

• Dedicated to our community

Inc.

• Locally owned and operated

Covering the Heart of Northeast Georgia Since 1875

The Jackson Herald
The Banks County News

The Commerce News
The Madison County Journal

 **MAINSTREET PRINTING**

MAINSTREETNEWS.COM

MADISON COUNTY

Located just 15 minutes from the University of Georgia in Athens, Madison County began as a predominantly agricultural region. In recent years, industrial development, along with rapid growth of the Athens area, has made Madison County one of the fastest growing counties in Northeast Georgia. Major business and industry already located in the county include manufacturers of apparel, precision machine parts, molded plastics products, metal items, agricultural supplies, granite products, van conversions, handcrafted furniture, laminated lumber and auto parts.

People	
Population, 2003 estimate	27,075
Population, percent change, April 1, 2000 to July 1, 2003	5.2%
Population, 2000	25,730
Population, percent change, 1990 to 2000	22.2%
Population under 5 years old, 2000	1,763
Persons under 5 years old, percent, 2000	6.9%
Persons under 18 years old, 2000	6,764
Persons under 18 years old, percent, 2000	26.3%
Population 65 years old and over, 2000	2,827
Persons 65 years old and over, percent, 2000	11.0%
Female persons, percent, 2000	50.9%
White persons, 2000 (a)	22,903
Black or African American persons, 2000 (a)	2,176
American Indian and Alaska Native persons, 2000 (a)	50
Asian persons, 2000 (a)	7
Native Hawaiian and Other Pacific Islander persons, 2000 (a)	7
Persons reporting some other race, 2000 (a)	266
Persons reporting two or more races, 2000	256
Persons of Hispanic or Latino origin, 2000 (b)	507
White persons, percent, 2000 (a)	89.0%
Black or African American persons, percent, 2000 (a)	8.5%
American Indian and Alaska Native persons, percent, 2000 (a)	0.2%
Asian persons, percent, 2000 (a)	0.3%
Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	0.3%
Persons reporting some other race, percent, 2000 (a)	1.0%
Persons reporting two or more races, percent, 2000	1.0%
Persons of Hispanic or Latino origin, percent, 2000 (b)	2.0%
Births, 1997	341
Deaths, 1997	209
Infant deaths, 1997	1
Living in same house in 1995 and 2000 ¹ , pct age 5+, 2000	65.1%
Foreign born persons, percent, 2000	2.0%
Language other than English spoken at home, pct age 5+, 2000	3.7%
High school graduates, percent of persons age 25+, 2000	70.8%
Bachelor's degree or higher, pct of persons age 25+, 2000	10.9%
Persons with a disability, age 5+, 2000	5,329
Mean travel time to work (minutes), workers age 16+, 2000	26.7
Housing units, 2002	10,946
Housing units, net change, April 1 2000 to July 1 2002	426
Housing units, percent change, April 1 2000 to July 1 2002	4.0%
Homeownership rate, 2000	80.2%
Median value of owner-occupied housing units, 2000	\$87,300
Households, 2000	9,800
Persons per household, 2000	2.61
Median household income, 1999	\$36,347
Per capita money income, 1999	\$16,998
Persons below poverty, 1999	2,964
Persons below poverty, percent, 1999	11.6%
Business	
Personal income, 2000 (\$1000)	551,049
Personal income per capita, 2000	21,314
Full-time and part-time employment by place of work, 2000	7,402
Full-time and part-time employment, net change 1990 to 2000	2,580
Employment in government, 2000	1,152
Earnings, 2000	171,638
Average earnings per job, 2000	\$23,188
Private nonfarm establishments with paid employees, 2001	203
Private nonfarm establishments, percent change 2000-2001	-3.5%
Total number of firms, 1997	2,142
Minority-owned firms, percent of total, 1997	F
Women-owned firms, percent of total, 1997	24.3%
Manufacturers shipments, 1997 (\$1000)	69,022
Retail sales, 1997 (\$1000)	76,408
Retail sales per capita, 1997	\$3,161
Housing units authorized by building permits, 2002	151
Value of new private housing units, 2002 (\$1000)	18,044
Farm land, 1997 (acres)	69,675
Federal funds and grants, 2002 (\$1000)	107,373
Geography	
Land area, 2000 (square miles)	284
Persons per square mile, 2000	90.6

KEY:
 (a) Includes persons reporting only one race. (b) Hispanics may be of any race, so also are included in applicable race categories. Figures are in absolute numbers unless otherwise indicated.
 FN: Footnote on this item for this area in place of data. NA: Not available. D: Suppressed to avoid disclosure of confidential information. X: Not applicable. S: Suppressed; does not meet publication standards
 Z: Value greater than zero but less than half unit of measure shown. F: Fewer than 100 firms

BANKS COUNTY

Banks County is located in the foothills of the northeast Georgia mountains. It is 70 miles northeast of Atlanta and 80 miles south of Greenville, S.C. Interstate 85 goes through the southern part of the county and U.S. 441 bisects the county north to south. Banks Crossing, located at the intersection of I-85 and U.S. 441, has become a mecca for shoppers because of the intense retail development and outlet stores located there. The population of Banks County has grown steadily in recent years and is now approximately 15,000. The county has a rich historical heritage and the county seat of Homer offers its old courthouse and jail as museums.

People	
Population, 2003 estimate	15,483
Population, percent change, April 1, 2000 to July 1, 2003	7.4%
Population, 2000	14,422
Population, percent change, 1990 to 2000	39.9%
Population under 5 years old, 2000	1,087
Persons under 5 years old, percent, 2000	7.5%
Persons under 18 years old, 2000	3,776
Persons under 18 years old, percent, 2000	26.2%
Population 65 years old and over, 2000	1,512
Persons 65 years old and over, percent, 2000	10.5%
Female persons, percent, 2000	49.5%
White persons, 2000 (a)	13,435
Black or African American persons, 2000 (a)	464
American Indian and Alaska Native persons, 2000 (a)	43
Asian persons, 2000 (a)	87
Native Hawaiian and Other Pacific Islander persons, 2000 (a)	9
Persons reporting some other race, 2000 (a)	282
Persons reporting two or more races, 2000	102
Persons of Hispanic or Latino origin, 2000 (b)	493
White persons, percent, 2000 (a)	93.2%
Black or African American persons, percent, 2000 (a)	3.0%
American Indian and Alaska Native persons, percent, 2000 (a)	0.3%
Asian persons, percent, 2000 (a)	0.6%
Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	0.1%
Persons reporting some other race, percent, 2000 (a)	2.0%
Persons reporting two or more races, percent, 2000	0.7%
Persons of Hispanic or Latino origin, percent, 2000 (b)	3.4%
Births, 1997	162
Deaths, 1997	105
Infant deaths, 1997	1
Living in same house in 1995 and 2000 ¹ , pct age 5+, 2000	60.9%
Foreign born persons, percent, 2000	2.0%
Language other than English spoken at home, pct age 5+, 2000	3.7%
High school graduates, percent of persons age 25+, 2000	65.4%
Bachelor's degree or higher, pct of persons age 25+, 2000	8.6%
Persons with a disability, age 5+, 2000	3,028
Mean travel time to work (minutes), workers age 16+, 2000	30.1
Housing units, 2002	6,110
Housing units, net change, April 1 2000 to July 1 2002	302
Housing units, percent change, April 1 2000 to July 1 2002	5.2%
Homeownership rate, 2000	80.9%
Median value of owner-occupied housing units, 2000	\$92,400
Households, 2000	5,364
Persons per household, 2000	2.69
Median household income, 1999	\$38,523
Per capita money income, 1999	\$17,424
Persons below poverty, 1999	1,806
Persons below poverty, percent, 1999	12.5%
Business	
Personal income, 2000 (\$1000)	273,507
Personal income per capita, 2000	18,289
Full-time and part-time employment by place of work, 2000	6,091
Full-time and part-time employment, net change 1990 to 2000	2,217
Employment in government, 2000	618
Earnings, 2000	119,233
Average earnings per job, 2000	\$19,575
Private nonfarm establishments with paid employees, 2001	203
Private nonfarm establishments, percent change 2000-2001	4.1%
Total number of firms, 1997	862
Minority-owned firms, percent of total, 1997	F
Women-owned firms, percent of total, 1997	23.8%
Manufacturers shipments, 1997 (\$1000)	D
Retail sales, 1997 (\$1000)	75,652
Retail sales per capita, 1997	\$6,064
Housing units authorized by building permits, 2002	100
Value of new private housing units, 2002 (\$1000)	10,483
Farm land, 1997 (acres)	47,447
Federal funds and grants, 2002 (\$1000)	61,504
Geography	
Land area, 2000 (square miles)	234
Persons per square mile, 2000	61.7

JACKSON COUNTY

Jackson County is located in the heart of the Piedmont Plateau in northeast Georgia. It is 60 miles northeast of Atlanta, 18 miles south of Gainesville and 18 miles north of Athens. Interstate 85 divides the county east to west and U.S. Highways 129 and 441 run north to south through the county. Jackson County was founded in 1796 and originally included parts of the present Barrow, Banks, Madison and Gwinnett counties. The population of Jackson County has grown tremendously in recent years as a result of new business and industry locating here and by residents moving from the Atlanta area. It is currently estimated to be close to 45,000.

People	
Population, 2003 estimate	46,998
Population, percent change, April 1, 2000 to July 1, 2003	13.0%
Population, 2000	41,589
Population, percent change, 1990 to 2000	38.6%
Population under 5 years old, 2000	3,021
Persons under 5 years old, percent, 2000	7.3%
Persons under 18 years old, 2000	11,071
Persons under 18 years old, percent, 2000	26.6%
Population 65 years old and over, 2000	4,321
Persons 65 years old and over, percent, 2000	10.4%
Female persons, percent, 2000	49.9%
White persons, 2000 (a)	37,016
Black or African American persons, 2000 (a)	3,234
American Indian and Alaska Native persons, 2000 (a)	73
Asian persons, 2000 (a)	398
Native Hawaiian and Other Pacific Islander persons, 2000 (a)	2
Persons reporting some other race, 2000 (a)	447
Persons reporting two or more races, 2000	419
Persons of Hispanic or Latino origin, 2000 (b)	1,249
White persons, percent, 2000 (a)	89.0%
Black or African American persons, percent, 2000 (a)	7.8%
American Indian and Alaska Native persons, percent, 2000 (a)	0.2%
Asian persons, percent, 2000 (a)	1.0%
Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	0.3%
Persons reporting some other race, percent, 2000 (a)	1.1%
Persons reporting two or more races, percent, 2000	1.0%
Persons of Hispanic or Latino origin, percent, 2000 (b)	3.0%
Births, 1997	614
Deaths, 1997	350
Infant deaths, 1997	2
Living in same house in 1995 and 2000 ¹ , pct age 5+, 2000	50.6%
Foreign born persons, percent, 2000	2.5%
Language other than English spoken at home, pct age 5+, 2000	5.0%
High school graduates, percent of persons age 25+, 2000	68.1%
Bachelor's degree or higher, pct of persons age 25+, 2000	11.7%
Persons with a disability, age 5+, 2000	8,542
Mean travel time to work (minutes), workers age 16+, 2000	29.9
Housing units, 2002	18,078
Housing units, net change, April 1 2000 to July 1 2002	1,852
Housing units, percent change, April 1 2000 to July 1 2002	11.4%
Homeownership rate, 2000	74.9%
Median value of owner-occupied housing units, 2000	\$102,900
Households, 2000	15,057
Persons per household, 2000	2.71
Median household income, 1999	\$40,349
Per capita money income, 1999	\$17,808
Persons below poverty, 1999	4,878
Persons below poverty, percent, 1999	12.0%
Business	
Personal income, 2000 (\$1000)	931,421
Personal income per capita, 2000	22,208
Full-time and part-time employment by place of work, 2000	20,413
Full-time and part-time employment, net change 1990 to 2000	7,336
Employment in government, 2000	2,484
Earnings, 2000	568,860
Average earnings per job, 2000	\$27,868
Private nonfarm establishments with paid employees, 2001	1,050
Private nonfarm establishments, percent change 2000-2001	6.7%
Total number of firms, 1997	3,383
Minority-owned firms, percent of total, 1997	5.0%
Women-owned firms, percent of total, 1997	18.3%
Manufacturers shipments, 1997 (\$1000)	1,204,485
Retail sales, 1997 (\$1000)	288,437
Retail sales per capita, 1997	\$7,917
Housing units authorized by building permits, 2002	912
Value of new private housing units, 2002 (\$1000)	132,111
Farm land, 1997 (acres)	77,484
Federal funds and grants, 2002 (\$1000)	179,819
Geography	
Land area, 2000 (square miles)	342
Persons per square mile, 2000	121.5

QUANTITIES

The Jackson Herald.....	8,800
The Commerce News.....	3,000
The Banks County News.....	3,300
The Madison County Journal.....	4,100
TOTAL.....	19,200

We currently cannot offer zoning of pre-prints.

DEADLINES

SPACE RESERVATION... We must have a space reservation for pre-prints no later than 12 noon on the Wednesday prior to the insert date.

ARRIVAL OF MATERIALS... Actual materials must arrive at our Jefferson production facility by 5:00 p.m. on the Thursday prior to insert date.

DELIVERY AND CONTACTS

Please direct all inquiries and *all shipping* to:

MainStreet Newspapers, Inc.,
33 Lee Street, P.O. Box 908,
Jefferson, Georgia 30549

Deliveries accepted Mon.-Fri. 8:30 a.m. - 5:00 p.m.

Phone: (706) 367-5233

Fax: (706) 367-8056

Rate Contact: Scott Buffington

Delivery Contact: Julius Mack

INSERT RATES

- Minimum charge for preprints is \$100.00. All rates shown are net and are noncommissionable.
- No discounts are available for multi-paper insertions.
- Our subscribers receive their newspaper via the U.S. Postal Service through second class postage.
- Due to U.S. Postal Service Regulations, no pre-print which contains any type of mailing permit may be inserted into newspapers using a second class permit. Please check to make sure all pre-prints shipped to us do not have a permit on them.
- We *require* multi-page tabloid preprints to be half-folded if they do not exceed our maximum insert size of 11" x 14". Minimum size is 8.5" x 5.5".

The following rates are applicable for

The Jackson Herald • The Commerce News
The Banks County News • The Madison County Journal

BROADSHEET / TAB or FLEXI	NUMBER OF FULL-RUN DROPS PER YEAR			
	OPEN	5-13	14-48	49+
Single Sheet Flyer	\$50/M	\$48/M	\$45/M	\$44/M
2-Page Broad / 4-Page Tab or Flexi	\$60/M	\$57/M	\$54/M	\$46/M
4-Page Broad / 8-Page Tab or Flexi	\$62/M	\$59/M	\$56/M	\$48/M
6-Page Broad / 12-Page Tab or Flexi	\$64/M	\$61/M	\$58/M	\$51/M
8-Page Broad / 16-Page Tab or Flexi	\$66/M	\$63/M	\$60/M	\$53/M
10-Page Broad / 20-Page Tab or Flexi	\$68/M	\$65/M	\$62/M	\$55/M
12-Page Broad / 24-Page Tab or Flexi	\$70/M	\$67/M	\$64/M	\$57/M
14-Page Broad / 28-Page Tab or Flexi	\$72/M	\$69/M	\$66/M	\$59/M
16-Page Broad / 32-Page Tab or Flexi	\$74/M	\$71/M	\$68/M	\$61/M
18-Page Broad / 36-Page Tab or Flexi	\$76/M	\$73/M	\$70/M	\$63/M
20-Page Broad / 40-Page Tab or Flexi	\$78/M	\$74/M	\$72/M	\$65/M
22-Page Broad / 44-Page Tab or Flexi	\$80/M	\$77/M	\$74/M	\$67/M

WEB SITE ADVERTISING - MainStreetNews.com

Effective Date 4/1/05



It's local! It's Northeast Georgia's premiere web site for news and information on Banks, Jackson and Madison counties.

Although the Internet gives us access to information from all over the world, only mainstreetnews.com has detailed information about our area in Northeast Georgia.

That's why we designed mainstreetnews.com to be a local site with news, area calendars, ads and information about Banks, Jackson and Madison counties.

The site is searchable and contains extensive archives from past issues and legal pages from Jackson and Banks counties.

Now averaging more than 560,000 hits per month, mainstreetnews.com continues to grow each month, primarily because of its local content and frequent updates.

• CLASSIFIEDS ONLINE...

All classifieds that run in our printed editions are automatically uploaded to mainstreetnews.com. Simply place a classified ad in our printed editions (see page 5) and you're on our website. Classified ads can also be placed directly from our website at: mainstreetnews.com/Service/PlaceClass.html

• BUSINESS DIRECTORY...

Expand your company's exposure by listing your company on mainstreetnews.com for just \$78 per year. We'll place your company's information in our categorized business directory. This is the most cost-effective way to let the half-million annual visitors to MainStreetNews.com know about your business. If you have your own web site or email address, we'll link the listing to your site free of charge. Your listing can be placed directly from our website at: mainstreetnews.com/Service/PlaceList.html

• BANNER ADS...

We'll create a custom banner ad for your company and place it on one of our high access pages for just a few dollars a month. We can link your banner ad or your Community Page listing to your own web site or email address free. A one-time fee of \$20 is charged for setting up your simple banner ad. Complex ads are more. An update fee of \$10 is incurred only when you make a change. Space is bought in increments of months with a minimum purchase of one calendar month. The price for each ad is \$70 per month. Space is available on our news pages as well as our classified pages and the number of ads on any given page is limited. Positioning is offered on a first-come, first served basis. These prices are subject to change on 30 days notice. Contact your sales representative for details.

LOCAL DISPLAY RATES

Effective Date 4/1/05

All rates shown are NET (non-commissionable) per column inch for ROP and classified display ads

SINGLE NEWSPAPER RATES	Open Rate	Frequency Rates ²	
		4 week min.	13 week min.
The Jackson Herald - Jefferson, Ga., Circulation: 8,800 ^(A)	\$6.50	\$6.05	\$5.85
The Banks County News - Homer, Ga., Circulation: 3,300 ^(B)	4.55	4.23	4.10
The Commerce News - Commerce, Ga., Circulation: 3,000 ^(C)	4.55	4.23	4.10
The Madison County Journal - Danielsville, Ga., Circulation: 4,100 ^(D)	4.00	3.72	3.60
TWO-NEWSPAPER COMBO RATES ¹			
Jackson Herald/Commerce News ^(E)	9.61	8.94	8.65
Jackson Herald/Banks County News ^(F)	9.61	8.94	8.65
Commerce News/Banks Co. News ^(G)	7.92	7.36	7.13
Commerce News/Madison Co. Journal ^(H)	7.44	6.92	6.69
Jackson Herald/Madison Co. Journal ^(I)	9.14	8.50	8.22
Madison County Journal/Banks County News ^(J)	7.44	6.92	6.69
THREE-NEWSPAPER COMBO RATES ¹			
Jackson Herald/Commerce News/Banks Co. News ^(K)	12.01	11.17	10.81
Jackson Herald/Commerce News/Madison Co. Journal ^(L)	11.59	10.78	10.43
Jackson Herald/Madison Co. Journal/Banks Co. News ^(M)	11.59	10.78	10.43
Commerce News/Banks Co. News/Madison Co. Journal ^(N)	10.09	9.38	9.08
ALL FOUR NEWSPAPERS' COMBO RATE ¹			
Jackson Herald/Commerce News/Banks Co. News/Madison Co. Journal ^(O)	14.11	13.12	12.70

¹COMBINATION DISCOUNTS: Multiple paper discounts are available to advertisers placing the same ad in two or more newspapers during the same week. Advertisers can save 28% for all four newspapers, 23% for any three newspapers and 13% for any two newspapers. These discounts are included in the combo rates shown above.

²FREQUENCY DISCOUNTS: Four-week rates are for a minimum run of four consecutive weeks. 13-week rates are for a minimum run of 13 consecutive weeks. Size and/or copy changes are allowed.

QUICK REFERENCE AD COSTS

(Open Net Rates)

Newspaper	Full Page ^(129")	1/2 Page ^(66")	1/4 Page ^(33")	1/8 Page ^(15")	1/16 Page ^(8")	"Bus. Card" ^(4")
Jackson Herald	\$838.50	\$429.00	\$214.50	\$97.50	\$52.00	\$26.00
Commerce News	\$586.95	\$300.30	\$150.15	\$68.25	\$36.40	\$18.20
Banks Co. News	\$586.95	\$300.30	\$150.15	\$68.25	\$36.40	\$18.20
Madison Co. Journal	\$516.00	\$264.00	\$132.00	\$60.00	\$32.00	\$16.00
All 4 Combo	\$1,820.19	\$931.26	\$465.63	\$211.65	\$112.88	\$56.44

CAMERA-READY AND DIGITAL AD POLICY

We accept camera-ready ads in three formats: (1) on paper slicks, (2) negatives, and (3) portable document formatted (PDF) digital files. Please use an 85 line screen for all artwork. No discounts are given for camera-ready ads.

PDF files may be sent by email (ads@mainstreetnews.com), by Zip disk or by CD-ROM. All color pdf files must be correctly separated and formatted. Incorrect digital files will be corrected, if possible, at \$45 per hour.

A note about digital file submission:

With the proliferation of digital cameras, scanners, etc., customers have a wide variety of options when it comes to designing their own ads. However, not all of these photos and files are suitable for good newspaper reproduction. Many digital files may not reproduce well in print. The keys to good print reproduction are (1) Physical Size and (2) Resolution.

Low-end digital cameras generally do not make pictures at a high enough resolution for reproduction. Use at least a 3 MP digital camera for good reproduction on most photos.

The physical size of the photo or art is also important and relative to the dpi. For example, a photo that is 25" X 25" in size and has a 72 dpi can be reduced to 4" X 4" at 200 dpi. But a 4" X 4" at 72 dpi will not work, unless it's going to run very small. A photo made or scanned at a low resolution cannot be "upgraded" to a higher resolution without drastically dropping the physical size.

Most art off web sites will not reproduce well because they are made at a smaller file size for faster loading on the internet. ANY hard copy off an inkjet printer will not reproduce well. ANY copying machine copy of a picture will not reproduce well. Call MainStreet's prepress department at 706-367-5233 for questions on art reproduction in your advertising.

COLOR

(Net)	
Black plus MEDIUM RED or PROCESS BLUE or PROCESS YELLOW	
Any 1 paper.....	\$60
Any 2 papers.....	\$110
Any 3 papers.....	\$135
All 4 papers.....	\$155
Black plus OTHER SINGLE COLORS*	
Any 1 paper.....	\$100
Any 2 papers.....	\$150
Any 3 papers.....	\$200
All 4 papers.....	\$210

Black plus 2 COLORS	
Any 1 paper.....	\$135
Any 2 papers.....	\$170
Any 3 papers.....	\$225
All 4 papers.....	\$245

Black plus 3 COLORS (full process)	
Any 1 paper.....	\$180
Any 2 papers.....	\$200
Any 3 papers.....	\$240
All 4 papers.....	\$270

* Applies to in-stock PMS colors only.
Call for details as full process color prices may apply.

SPECIAL CHARGES

- Make Photos.....\$25/hour (+\$5 for each photo used)
- Provided Photos.....\$5 each
- Special Layouts.....\$45/hour

CLASSIFIED DISPLAY

Display ads that run on the classified pages must run in all four newspapers. Open Classified Display rate: \$14.11

SPECIAL EDITIONS

MainStreet Homes Real Estate Guide

- Publishes monthly on third Wed.
- Deadline is first day of each month

Focus: A local real estate guide to the best homes in Banks, Jackson and Madison Counties. Total distribution is 22,000 monthly. Balance of printed copies to free pick-up locations and to advertisers. Additional readership through exposure online at mainstreet-news.com, which has over 18,300 hits per day.

"Spring Spectacular" Section

- Publish.....April 13
- Deadline.....April 1

Focus: This section always provides our readers with tips on real estate, new homes, home improvement, gardening, landscaping, lawn care and financing.

Graduation Edition

- Publish.....May 25
- Deadline.....May 13

Focus: This section provides a unique way for firms and individuals to express appreciation and pride for our area graduates' accomplishments.

Pigskin Preview

- Publish.....August 24
- Deadline.....August 12

Focus: Our annual Pigskin Preview is always one of our most popular sections due to the popularity of football in this area and the local rivalries among the schools in our coverage area.

Christmas Kids' Edition

- Publish.....December 21
- Deadline.....December 9

Focus: For the 39th consecutive year, we will publish our Christmas Kids' section with pictures of hundreds of children across Jackson, Madison and Banks counties. Any child 8 years old and younger that resides in these three counties may have their photo run in the newspaper at no charge.

CLASSIFIED LINE ADS

Effective Date 4/1/05

Classified line ads and classified display ads must run in all four newspapers. Line ads must run on MainStreet Newspapers' web site (mainstreetnews.com). The deadline for all classified advertising is noon Monday prior to publication. Ads must be prepaid by cash, check or credit card.

CLASSIFIED AD RATES (prices are per issue)

Basic Rate.....	\$7/week (25 words or less)	Statewide Classifieds.....	\$250 (call for details)
Additional Words.....	:20¢/word	Web Link.....	:50¢/week
Bold Copy.....	:20¢/word	Email Link.....	:50¢/week
Super Type.....	:50¢/word	Bordered Ad.....	:\$10/week
Centered Copy.....	:50¢/line	Tear sheets.....	:\$10/week
Double Spaced Copy.....	:50¢/line	Reverse Print.....	:\$10/week
Blind Box Ad.....	:\$5.00/week	Photo/Logo in ad.....	:\$10/week

HOW TO PLACE A CLASSIFIED AD:

- **MAIL classified ads to:** MainStreet Newspapers, P.O. Box 908, Jefferson, GA 30549
- **CALL in classified ads to:** (all in 706) 335-2927, 367-5233, 795-2567 or 677-3491
- **FAX classified ads to:** 706/367-8056
- **EMAIL classified ads to:** classifieds@mainstreetnews.com
- **Submit classified ads ONLINE at:** www.mainstreetnews.com
- **DROP OFF classified ads at one of these locations:**

Jefferson...The Jackson Herald, 33 Lee St.
 Braselton...at Select Brokers Agency, 4997 Hwy. 53
 Commerce...The Commerce News, 1672 S. Broad St.
 Danielsville...The Madison County Journal, U.S. 29 South
 Homer...The Banks County News, 935 Historic Homer Hwy.



HAPPY ADS

The purpose of Happy Ads is to offer the individuals an inexpensive means to pleasantly surprise or acknowledge achievement of their family and friends with a printed "announcement" type ad in the newspaper. Acceptable usage of Happy Ads are for birthdays, anniversaries, special community or school awards, individual holiday greetings, in-memory ads or other narrowly defined occasions that honor an individual.

Ads which are nonsensical or which seek to belittle or embarrass individuals will not be accepted. Ads which the subject does not want to be in the newspaper will not run. Ad copy which are business advertisements cannot run as

Happy Ads and must run at rate card rates. Happy Ad cannot be "doubled." Any person wanting to run a Happy Ad larger than 2x2 or 1x4 must pay rate card rates.

The cost for Happy Ads is \$20 in any single newspaper. The deadline for Happy Ads is noon on Mondays.

Happy Ad customers will have a format of ads to choose from and will be limited to this format plus one photo, unless they want to pay rate card rates. Rate card rates will apply to ads using additional artwork.

CHURCH PAGE ADS

Church Page Sponsorships are available for all four of our newspapers at the following prices:

Jackson Herald.....	\$5.00 per week
Commerce News.....	\$4.50 per week
Banks County News.....	\$3.50 per week
Madison County Journal.....	\$3.00 per week

Sponsorships must run a minimum of one month and are updated prior to each month's first issue. Actual size of the sponsorship spots varies. For more information, contact MainStreet Newspapers at 706/367-5233 or 706/795-2567.

LEGAL ADVERTISING

Deadlines... The deadline for publication of all legal advertisements for The Jackson Herald and The Banks County News is Noon on Thursday prior to the following Wednesday's edition. Notices not received by mail, email or fax by the Noon Thursday deadline that must publish in the following week's edition will be subject to a \$25.00 late charge. Notices that are received past Noon on Friday will be subject to a \$50.00 late charge.

Display Notices... Legal notices to be published as display ads should be directed to the attention of the display advertising department.

Cancellation of Notices... The deadline for canceling any legal notice is 5 p.m. on the Friday prior to the following Wednesday's edition.

Payment Terms... Unless other arrangements are made, all legal advertisements must be paid in advance either by check or credit card (MasterCard or Visa).

Tearsheets... Tearsheets may be requested at \$5.00 per sheet, while affidavits will be issued at the attorney's or city official's request for \$10.00. Costs for tearsheets and/or affidavits will be billed to those who have established accounts with MainStreet Newspapers. Those

without accounts must pay in full before the items are issued.

Contact: Betty Small
 Phone: (706) 367-5233,
 Fax: (706) 367-9355
 Email: legal@mainstreetnews.com
 Address: Attn: Legals, P.O. Box 908, Jefferson, GA 30549
 Though hard and faxed copies of legal advertisements will be accepted, we encourage all firms to continue to email legal notices.

ADVERTISING DEADLINES

ALL DISPLAY ADS (including classified display ads): All four newspapers
CLASSIFIED LINE ADS: All four newspapers
LEGAL ADVERTISEMENTS: The Jackson Herald, The Banks County News
HAPPY ADS: All four newspapers
PRE-PRINTED INSERTS: All four newspapers

PUBLICATION DATE	COPY DEADLINE	PROOF DEADLINE
Weekly/Wednesday	Noon Monday prior	Noon Friday prior
Weekly/Wednesday	Noon Monday prior	---
Weekly/Wednesday	Noon Thursday prior	---
Weekly/Wednesday	Noon Monday prior	Noon Friday prior
Weekly/Wednesday	5 p.m. Thursday prior	---

MECHANICAL MEASUREMENTS (ROP and Classified Pages)

• 1 COLUMN	2 inches	12 picas	• 2 COLUMNS	4 3/16 inches	25.5 picas	• 3 COLUMNS	6 3/8 inches	38.5 picas
• 4 COLUMNS	8 9/16 inches	51.5 picas	• 5 COLUMNS	10 3/4 inches	65 picas	• 6 COLUMNS	13 inches	78.5 picas

Full column depth is 21 inches. Please use an 85 line screen for all artwork. Double truck ads are measured at 13 columns.

MISCELLANEOUS POLICIES

• **Credit Policy** - Customers must pay in advance by cash, check, MasterCard or Visa unless an established account in good standing exists. Customers wishing to establish an account will be given, faxed or mailed a credit application upon request. Please allow at least 14 working days for application review and decision. Submission of a credit application does not indicate extension of credit. If credit is extended, the payment terms are net in thirty days from the date the bill is mailed from MainStreet Newspapers. Finance charges will accrue after thirty days. Any discounted rates extended automatically become void if a balance exceeds sixty days. Noncompliance with our credit policy will cause any discounted rates to become void and the customer will be responsible for any prior discounts taken.

made by these newspapers will be limited to the amount of space the error contains in the ad and will only be made for a single publication date.

- **Position Requests** - We will take page or position requests and try to accommodate, but we cannot guarantee position. Ad placement is based on color, ad size, section size, the date and time we receive the ad and other factors which vary from week to week. Advertising is not permitted on the front pages of any of our newspapers. No reimbursements will be made for unfulfilled position requests.
- **Proofs** - Customers requesting pre-approved proofs of their display ads must submit all copy before 12 noon on the Friday prior to publication. Proofs will be provided at no charge to the customer and the correction of our errors on original copy from customer will be made at no charge. Other changes, including stylistic

changes to layout, will be billed at special layout charges.

- **Color** - Color is provided at rates listed on a first-come, first-served basis. Customers are encouraged to request color by 5 p.m. on the Friday prior to publication.
- **Contract and Commissionable Rates** - Available upon request. Contact Scott Buffington at (706) 367-5233

The publisher of MainStreet Newspapers, Inc. reserves the right to edit, alter or omit any advertising without cause. Payment does not indicate acceptance of an ad. If ad is rejected, monies paid for ad will be returned in full.

Advertisers or advertising agency assumes liability for all content of advertisement printed and respon-

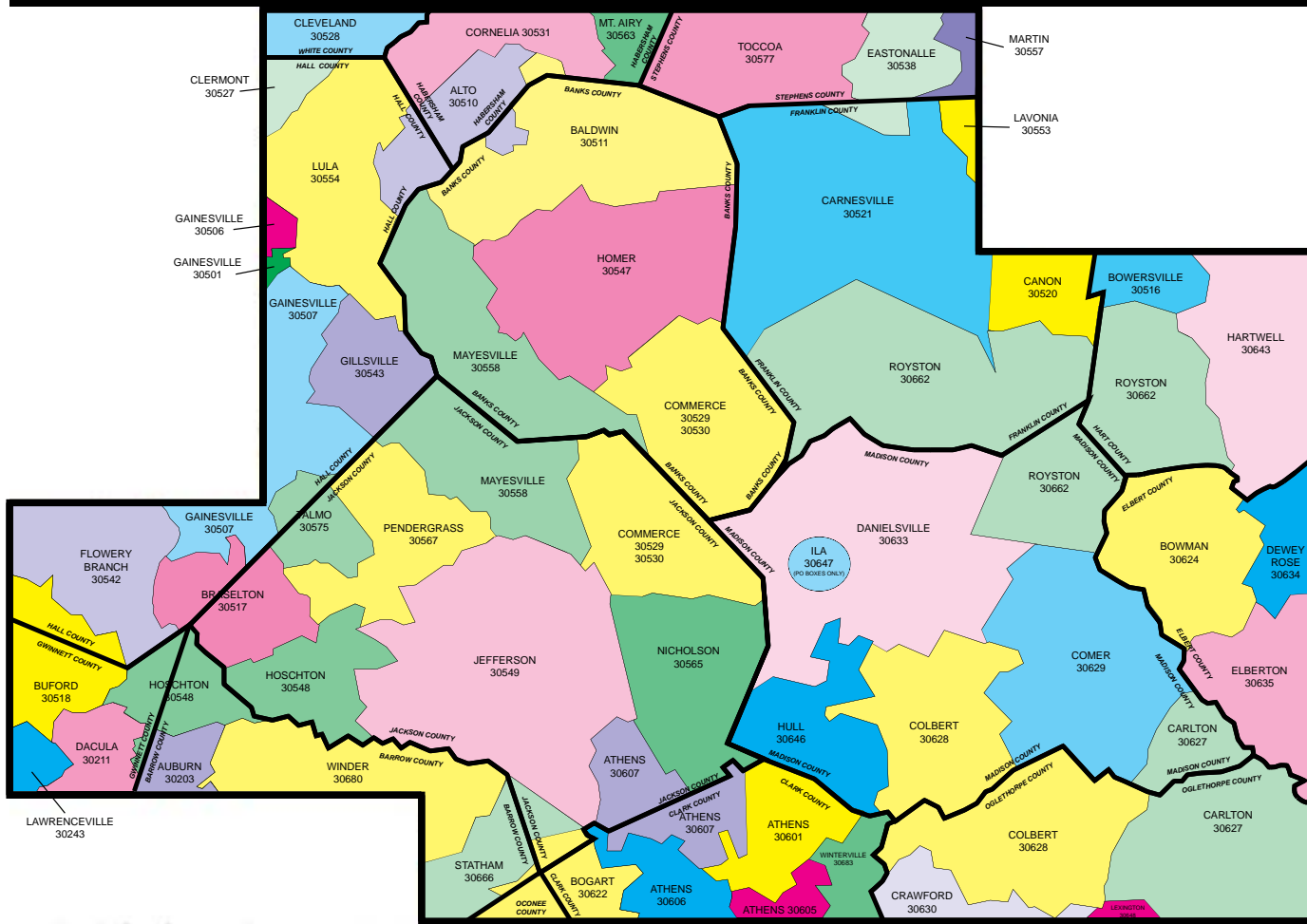
sibility for any claims arising there from and made against the publisher.

Subscriber will not be bound by any conditions printed or otherwise, appearing on order blanks or copy instructions when such conditions conflict with policies.

Advertising which simulates editorial content must be preceded by the words, "paid advertisement" set in 9 point or larger type.

Please direct all correspondence and phone calls concerning advertising to this location: MainStreet Newspapers, Inc., 33 Lee Street, P. O. Box 908, Jefferson, GA 30549. Phone (706) 367-5233, Fax: (706) 367-8056, E-mail: ads@mainstreetnews.com, Web: mainstreetnews.com.

AREAS OF COVERAGE



CIRCULATION BY ZIP CODE (All Zip Codes are in Ga.)

CITY	ZIP	JH	CN	BN	MJ	TOTAL
Commerce	30529	1342	1876	534	195	3947
Commerce	30530	197	142	98	67	504
Maysville	30558	346	111	254	-	711
Nicholson	30565	354	73	-	33	460
Colbert	30628	-	-	-	369	369
Royston	30662	-	-	-	163	163
Carlton	30627	-	-	-	139	139
Comer	30629	-	-	-	356	356
Danielsville	30633	20	35	-	1108	1163
Ila	30647	33	49	-	286	368
Hull	30646	11	-	-	763	774
Jefferson	30549	3158	239	72	86	3555
Hoschton	30548	829	-	-	-	829
Braselton	30517	859	-	-	-	859
Pendergrass	30567	337	-	-	-	337
Talmo	30575	68	-	-	-	68
Athens	*	354	22	12	87	475
Statham	30666	37	-	-	-	37
Bogart	30622	19	-	-	-	19
Winder	30680	181	-	-	-	181
Gainesville	30501	43	-	-	-	43
Homer	30547	83	146	1008	-	1237
Alto	30510	-	-	204	-	204
Lula	30554	-	-	317	-	317
Baldwin	30511	-	-	245	-	245
Gillsville	30543	21	-	50	-	71
Cornelia	30531	22	-	119	-	141
Carnesville	30521	-	17	44	-	61
Fringe Mkt.	-	430	169	256	196	1051
TOTAL	ALL ZIPS	8,744	2,879	3,215	3,848	18,684

JH = Jackson Herald CN = Commerce News BN = Banks County News MJ = Madison County Journal
* Various Athens, Ga. routes coming into our market

The Madison County Journal ... MainStreet Newspapers bought the Madison County Journal in the fall of 1997. At that time, the Journal's circulation was struggling to stay above 1,000. Since then, the newspaper has been redesigned and organized to carry more local news and sports. The Journal's paid circulation has increased to over 4,100 homes and continues to rise.

The Banks County News... The Banks County News is the official legal organ of Banks County. The News office is located in the county seat of Homer, Ga. The newspaper was founded in 1968. It is the only local newspaper in the county and carries a variety of local news, covering politics, schools, churches, clubs and social events. It has several local correspondents and columnists who add color and insight into events in Banks County. The newspaper covers the municipalities of Homer, Maysville, Baldwin, Alto and Lula, plus the Banks Crossing retail center.

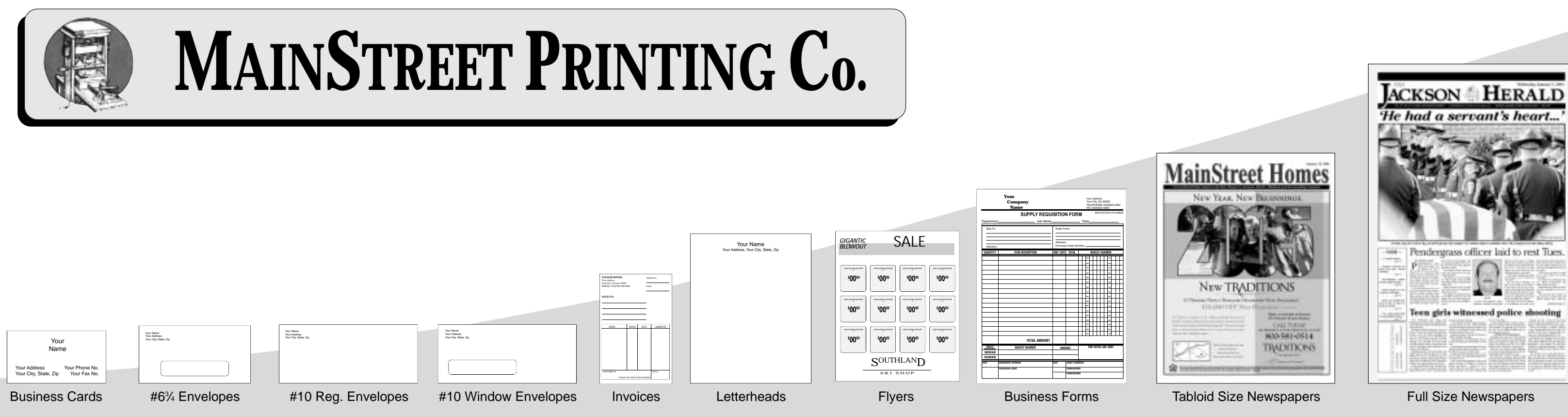
The Jackson Herald... The Jackson Herald is the official legal organ of Jackson County and is the second oldest business in the county (established in 1875). It is considered the "county newspaper" by most Jackson Countians because of its emphasis on comprehensive county-wide news coverage. The Herald's circulation is most dense in and around the towns of Jefferson, Arcade, Maysville, Nicholson, Pendergrass, Talmo, Hoschton and Braselton. The Herald also has numerous subscribers in and around Commerce.

The Commerce News... The Commerce News is the oldest business in Jackson County (established just prior to The Herald in 1875). It is widely regarded as the "city paper" for Commerce but has circulation in the neighboring towns of Maysville and Nicholson as well. Commerce is not only the largest town in the three-county area, but is also the geographical and retail center of this market.

From Business Cards to Newspapers, We Can Print it for You!

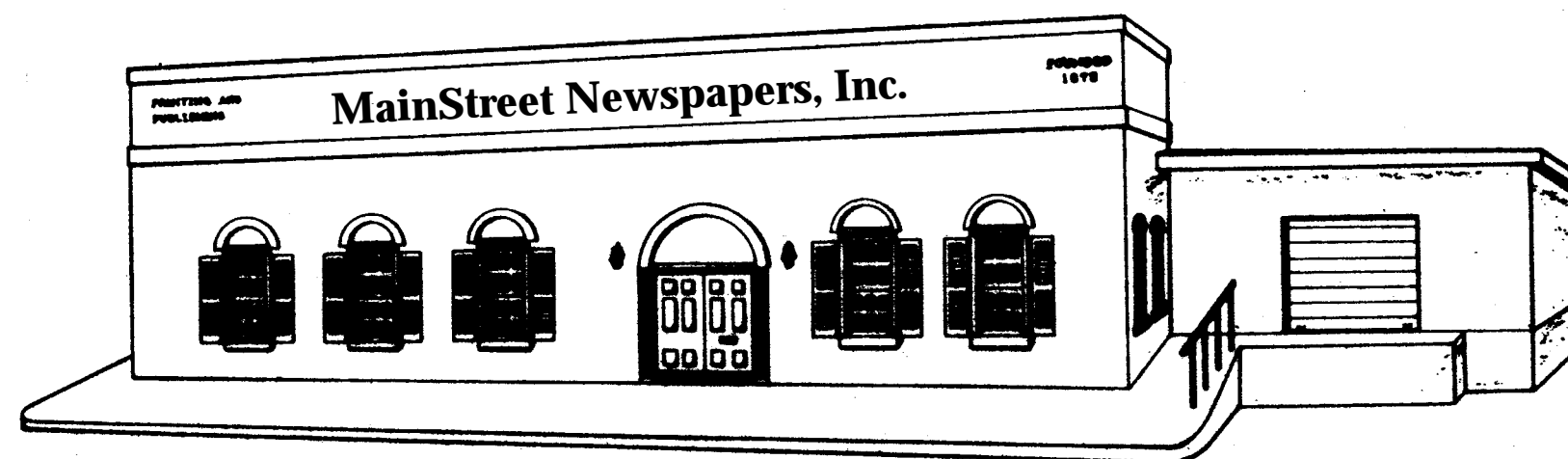


MAINSTREET PRINTING Co.



Business Cards #6 1/2 Envelopes #10 Reg. Envelopes #10 Window Envelopes Invoices Letterheads Flyers Business Forms Tabloid Size Newspapers Full Size Newspapers

***We Print More
Than Just Newspapers...
A Lot More!***



We Print:

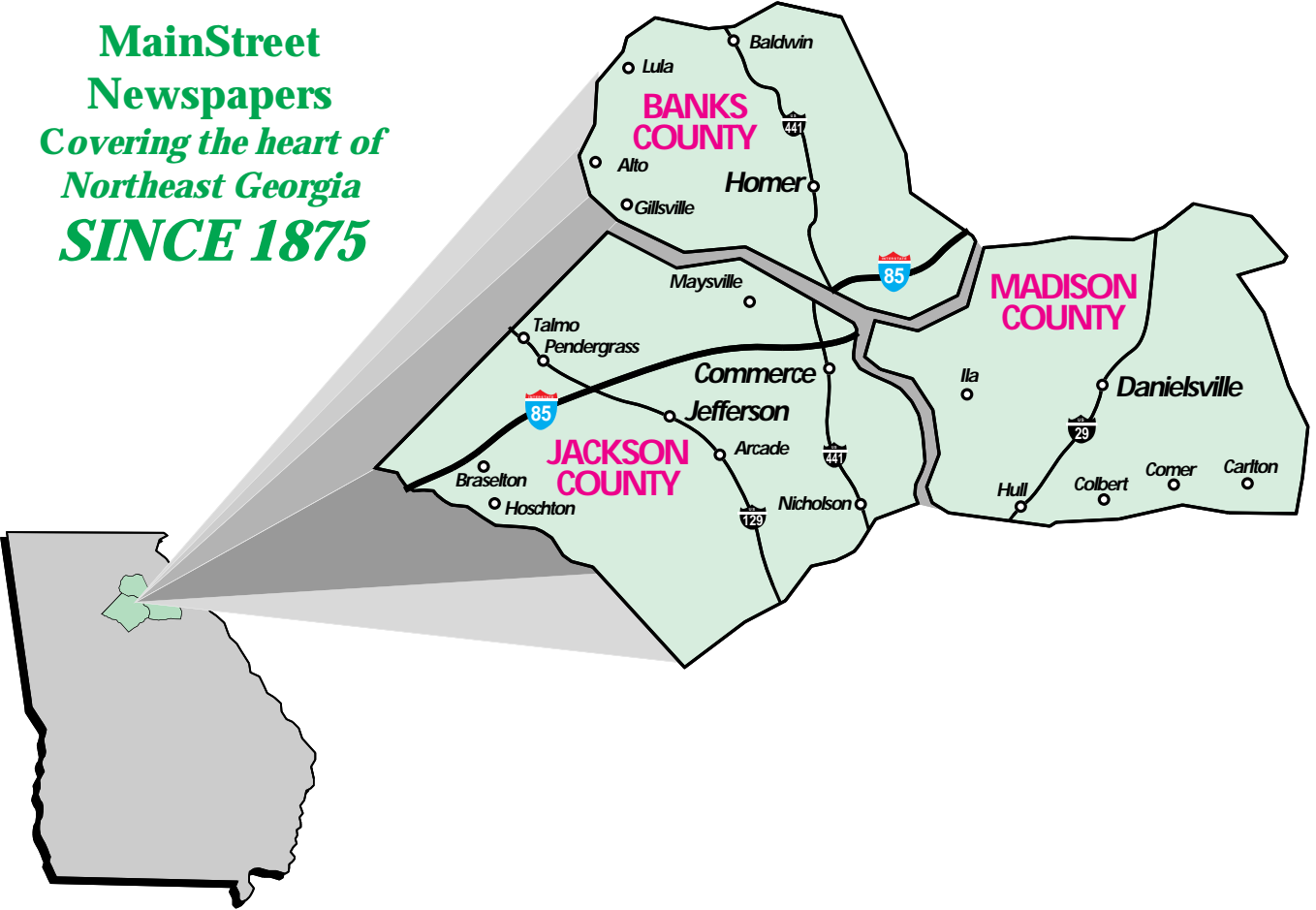
- Business Cards
- Envelopes
- Letterheads
- Flyers
- Appt. Cards
- Business Forms
- Receipts
- NCR Forms
- Newspapers
- Circulars
- Much More!

MainStreet Printing Co: A Full-Service Custom Printing Facility

that offers quality work, fast
turnaround, free delivery in this
area and reasonable rates.

*Our printing
facility is
located
in Jefferson,
but printing
orders may be
dropped off
and picked up
at our offices
in Commerce,
Homer,
Danielsville,
and Braselton.*

**MainStreet
Newspapers**
*Covering the heart of
Northeast Georgia*
SINCE 1875



Please direct all correspondence and phone calls concerning advertising to this location:

MainStreet Newspapers, Inc.

Home Office/Printing Facility
33 Lee Street • P.O. Box 908
Jefferson, GA 30549

Phone (706) 367-5233 • Fax: (706) 367-8056

E-mail: ads@mainstreetnews.com • Web: mainstreetnews.com

Scott Buffington..... Director of Advertising
Thomas Toles..... Business/Printing Manager
Sharon Hogan..... Accounting Dept.
Debbie Castellaw..... Classified Dept.
Ginger Chappell..... Production Dept.
Vickie Thomas..... Production Dept.
Sandra Fite..... Advertising Dept.
Jeremy Ginn..... Advertising Dept.
Connie Owensby..... Advertising Dept.
Charles Richards..... Advertising Dept.

Homer, GA office

The Banks County News
935 Historic Homer Hwy.
P. O. Box 920
Homer, GA 30547
Phone: (706) 677-3491
FAX: (706) 677-3263

Danielsville, GA office

The Madison County Journal
U.S. 29 South
P. O. Box 658
Danielsville, GA 30633
Phone: (706) 795-2567
FAX: (706) 795-2765

Commerce, GA office

The Commerce News
1672 South Broad Street
P. O. Box 459
Commerce, GA 30529
Phone: (706) 335-2927
FAX: (706) 335-4531

Braselton, GA office

The Jackson Herald Office
@ Select Brokers
4997 Highway 53
Braselton, GA 30517
Phone/FAX: (706) 654-5687