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Legal Notice

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USER OBLIGATIONS. By installing, accessing, or using the Forum Site, you represent that you are at least eighteen (18) years of age and will, at all times, provide true, accurate, current, authorized, and complete information when submitting information or materials on the Forum Site, including, without limitation, when you provide information via a Forum Site registration form. If you provide any false, inaccurate, untrue, unauthorized, or incomplete information, the Forum reserves the right to terminate your access and use of the Forum Site. In addition, you agree to abide by all applicable local, state, national, and international laws and regulations with respect to your use of the Forum Site and agree not to interfere with the use and enjoyment of the Forum Site by other users and the Forum's operation or management of the Forum Site. Moreover, you agree not to impersonate any other person or entity, whether actual or fictitious, including impersonating an employee or representative of the Forum, when using the Forum Site

USE OF THE FORUM SITE. The Forum Site contains both public areas and password protected secure areas. Members of the general public are welcome to view material in the public areas subject to these terms and conditions of this Legal Notice and Privacy Policy. To view materials in the secure areas, you must be authorized to do so by The International Forum. If you would like to become a member of The International Forum, please contact the Forum's headquarters at forum@int-forum.org or call 800-499-0974. If you are granted permission to access password protected areas of the Forum Site, you agree as a condition of such access to keep the information contained in such password-protected areas confidential and not to use or disclose such information except as expressly authorized by The International Forum.

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CIRCULAR 230 COMPLIANCE. Pursuant to requirements related to practice before the Internal Revenue Service, any tax advice contained in Forum presentations and any and all printed or electronic materials are not intended to be used and cannot be used, for purposes of (i) avoiding penalties imposed under the United States Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax related matter.

PASSWORD POLICY. By using the Forum Site and gaining access to the password protected areas of the Forum Site, you agree to keep secret any password used in connection with the Forum Site. In particular, you agree to be solely responsible for the confidentiality and use of your password as well as for any communication or interaction entered through the Forum Site when using your password. You also agree not to use another user's password. You will immediately notify the Forum if you become aware of any loss or theft of your password or any unauthorized use of your Password. The Forum cannot and will not be liable for any loss or damage arising from your failure to comply with these obligations.

ENFORCING SECURITY ON THE SITE. Actual or attempted unauthorized use of the Forum Site may result in criminal and/or civil prosecution, including, without limitation, punishment under the Computer Fraud and Abuse Act of 1986. The Forum reserves the right to view, monitor, and record activity on the Forum Site without notice or permission from you. Any information obtained by monitoring, reviewing, or recording is subject to review by law enforcement organizations in connection with investigation or prosecution of possible criminal activity on the Forum Site. The Forum will also comply with all court orders involving requests for such information. In addition to the foregoing, the Forum reserves the right to at any time, and without notice, to modify, suspend, terminate, or interrupt operation of or access to the Forum Site, or any portion of the Forum Site, for any reason.

POSTINGS. The Forum Site may contain message boards, e-mail, and other interactive features where users can share knowledge, experiences and other helpful information. To the extent that the Forum Site contains bulletin boards, message boards, chat rooms, message areas, blogs, platforms, question/answer areas, or other communication forums (collectively, "forums"), you agree that by using the Forum Site you will not post or transmit any of the following materials on the Forum Site's forums:

- anything, which interferes with or disrupts the Forum Site or the operation thereof,
- statements or material that defames, harasses, abuses, stalks, threatens, or in any way infringes on the rights of others,
- unauthorized copyrighted materials or any other material that infringes on the intellectual property rights, trade secrets, or privacy of another,
- statements or material that violates other contractual or fiduciary rights, duties, or agreements,
- statements or material that is bigoted, hateful, or racially offensive,
- statements or material that encourages criminal conduct or that would give rise to civil liability or otherwise violates any law or regulation in any jurisdiction,
- statements or material that constitutes anti-competitive collaboration and/or antitrust violations,
- statements or material that contains vulgar, obscene, profane, or otherwise objectionable language or images that typically would not be considered socially or professionally responsible or appropriate in person,
- statements or material that harms minors,

- statements or material that impersonates any other person or entity, whether actual or fictitious, including employees and representatives of the Forum,
- statements or material that misrepresents your affiliation with any entity and/or the Forum,
- anything that violates the privacy rights of any other person,
- chain letters or pyramid schemes,
- statements or material that constitutes junk mail, spam, or unauthorized advertising or promotional materials,
- statements or material that are “off-topic” for a designated forum,
- statements or material that solicits or encourages users to become affiliated or do business with competitors of the Forum, and
- files that contain malicious code, viruses, corrupted files, or any other similar software or programs that may damage the operation of another’s computer, network, or the Forum Site.

The user experience is enhanced if people follow certain guidelines in addition to the prohibitions noted above. Use netiquette. Be succinct and stay on topic within a particular forum. Remember to respect others and their opinions. The Forum encourages open and sincere communication, but urges all users to remember that forums are intended to be a resource for all.

NO PRE-SCREENING OF POSTINGS. The Forum is not responsible for screening, policing, editing, or monitoring your, another user’s, or other third party content posted to Site forums, and the Forum is not a publisher of such postings. Nevertheless, the Forum reserves the right to delete or take other action with respect to postings that the Forum believes in good faith violate this Legal Notice and/or are potentially unlawful. If you violate this Legal Notice, the Forum may, in its sole discretion, issue you a warning and/or terminate your use of the Forum Site. Moreover, it is a policy of the Forum to take appropriate actions under the Digital Millennium Copyright Act and other applicable intellectual property laws. If you become aware of postings that violate these rules regarding acceptable behavior or content, you may contact forum@int-forum.org.

NO ENDORSEMENT OF OR RESPONSIBILITY FOR POSTINGS. You must use your best judgment and reasonable caution in evaluating all user or third party postings or other content (including information and opinions posted by others to forums) on the Forum Site. The Forum does not endorse, oppose, or edit any opinion or information provided by a user or third party, with the exception of removing temporarily or deleting what appears to be potentially unlawful content or content otherwise prohibited under this Legal Notice. The Forum expressly disclaims all responsibility and liability for such postings, information, and materials.

PERMISSION TO USE POSTINGS. By submitting information, content, and materials to a forum or other portion of the Forum Site or by otherwise using the Forum Site to transmit information, content, and materials, you automatically grant the Forum a royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, redistribute, transmit, perform, and display such information, content, and materials (in whole or in part) worldwide and/or to incorporate into other works in any form, media, or technology now known or later developed for the full term of any rights that may exist in such information, content, and materials. You also acknowledge that such submissions are non-confidential for all purposes. Notwithstanding this right and license, it is understood that by merely permitting your information, content, and materials to appear on the Forum Site, the Forum has not become and is not a publisher of such information, content, and materials.

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Privacy Policy Statement

Effective as of March 10, 2006

Your privacy is important to The International Forum. To assist you with protecting your privacy, we provide this notice (the "Privacy Policy") summarizing the current personal identifying information gathering and dissemination practices for The International Forum's ("Forum's") United States Web Site located at www.int-forum.org (the "Forum Site").

The Forum reserves the right to change this Privacy Policy at any time. If the Forum makes changes to this Privacy Policy, the Forum will post those changes at this location and provide notice of any material changes so that you are aware of what information the Forum collects, how the Forum uses it, and under what circumstances, if any, the Forum discloses it.

Please review this Privacy Policy on a periodic basis.

What Personal Identifying Information Does International Forum Collect?

Technical Information. International Forum collects technical information when you access or visit to view content available on or to download information from the Forum Site. This technical information includes your Internet protocol (IP) address but may also include the date and the time of the day you access the Forum Site, the type of browser and operating system used by you to

access the Forum Site, the pages of the Forum Site you visit, and if you linked to the Forum Site from another Web site, the IP address for such Web site.

Member Information. The International Forum gathers personal information from its members and provides access to other members of some of that information – specifically, full name, title, company name, address and phone number.

Newsletters. The Forum also collects your e-mail address when you subscribe to and request the receipt of e-mail correspondence.

How Does the Forum Use that Information?

The Forum uses technical information it collects to help diagnose problems with the Forum Site's server and to administer the Forum Site's quality. The Forum does not use any technical information to personally identify users. But, the Forum does use the technical information it collects to monitor on an aggregate basis Forum Site traffic and to better prepare future Forum Site content based on such traffic. The Forum does not track the usage patterns of individual users, except when they click through from e-mails that the Forum sends out.

When you register with the Forum to receive news and updates, the Forum uses your e-mail address to send you various newsletters and other communications. When you voluntarily respond to a Forum insta-poll, your answers are displayed in aggregate form with others, but do not identify the respondent.

The Forum also uses the Forum Site for the purpose of enabling users to join the membership of The International Forum and for the Forum to provide such members with related communications and services. Information disclosed to the Forum to enable processing of membership or registration or for response to a contact made by you is available only to appropriate Forum Headquarters staff members. The Forum keeps the information it collects secure from the public does not sell or transfer any personal identifying information to third parties, except to a court or governmental agency if required by law.

Cookies

The Forum may use cookies to enhance your experience while using its Forum Site. Cookies are pieces of information, which the Forum uses for record-keeping purposes, which the Forum Site transfers to your computer's Web-browser for storage on your computer's hard drive. Cookies enable the Forum to customize your experience on the Forum Site. Cookies also make Web-surfing easier by automatically performing certain functions, such as saving your personal preferences. You can delete, however, any cookies residing on your hard drive by following the instructions for your Web browser. Many consider the use of cookies to be an industry standard. Consequently, your Web browser is likely set to accept cookies. If you would prefer not to receive cookies, however, you can alter the configuration of your browser to refuse cookies. If you choose to have your browser refuse cookies, you should understand that it is possible that some areas of the Forum Site will not function properly when you view them.

Opt-Out

If you choose to provide the Forum with your e-mail address for the purpose of receiving e-mail communications from the Forum, the Forum provides you with the opportunity at any time opt-out of receiving future e-mail communications sent by the Forum. The Forum also provides you with the opportunity to update or change your member profile through the Forum Site. You can also opt-out of membership with The International Forum by contacting the Forum by way of the information listed below or request the deletion of the personal identifying information you provided to the Forum through the Forum Site. Please note, however, that the collection and use of certain personal identifying information (as described above) is necessary to provide certain information and services through the Forum Site and that the deletion of your personal identifying information, e.g., an e-mail address, may render a particular service or the Forum's ability to provide it inoperable.

Security

This Forum Site has industry standard security measures in place, including storage of personal identifying information in a secure environment, to protect against the loss, misuse, and alteration of the information under the Forum's control. The Forum uses secure encryption methods and secure certificates to protect the information transmitted to the Forum Site. Although the Forum has endeavored to create a secure and reliable Web site, the confidentiality of any communication or material transmitted via the Internet cannot be guaranteed. Accordingly, the Forum urges you to take every precaution to protect your personal identifying information when on-line.

Links to Other Sites

To the extent hyperlinks or gateways (whether through banner advertisements or otherwise) are utilized to access external or third party Web sites, you should be aware that these external or third party sites are not controlled by the Forum and therefore, are not subject to this Privacy Policy. The Forum suggests that you check the privacy policies of these other Web sites to determine how the proprietors of these third party Web sites will utilize your personal identifying information.

Children

The Forum cares about the safety of children on its Forum Site and encourages parents and guardians to monitor their children's use of the Internet. Although the Forum Site is suitable for a general audience, this Forum Site is intended for use only by users who are over 18 years of age. Accordingly, the Forum does not knowingly solicit personal identifying information from children or send them requests for personal information.

Contacting The International Forum

If you have any questions about this Privacy Policy, the personal identifying information practices of The International Forum or your dealings with this web site, please contact The International Forum Headquarters using the following information:

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800.499.0974
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