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1. Acceptance of Agreement.

You agree to the terms and conditions outlined in this Terms of Use Agreement ("Agreement") with respect to our site (the "Site"). This Agreement constitutes the entire and only agreement between us and you, and supersedes all prior or contemporaneous agreements, representations, warranties and understandings with respect to the Site, the content, products or services provided by or through the Site, and the subject matter of this Agreement. This Agreement may be amended at any time by us from time to time without specific notice to you. The latest Agreement will be posted on the Site, and you should review this Agreement prior to using the Site.

2. Copyright.

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3. Limited License; Permitted Uses.

You are granted a non-exclusive, non-transferable, revocable license (a) to access and use the Site strictly in accordance with this Agreement; (b) to print out discrete information from the Site solely for internal, personal, commercial purposes and provided that you maintain all copyright and other policies contained therein.

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5. Disclaimer.

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ALL RESPONSIBILITY OR LIABILITY FOR ANY DAMAGES CAUSED BY VIRUSES CONTAINED WITHIN THE ELECTRONIC FILE CONTAINING A FORM OR DOCUMENT IS DISCLAIMED.

6. Indemnification.

You agree to indemnify, defend and hold us and our partners, agents, officers, directors, employees, subcontractors, successors, assigns, third party suppliers of information and documents, attorneys, advertisers, product and service providers, and affiliates (collectively, "Affiliated Parties") harmless from any liability, loss, claim and expense, including reasonable attorney's fees, related to your violation of this Agreement or use of the Site.

7. Copyrights and Copyright Agents.

We respect the intellectual property of others, and we ask you to do the same.

8. Advertisers.

The Site may contain advertising and sponsorships. Advertisers and sponsors are responsible for ensuring that material submitted for inclusion on the Site is accurate and complies with applicable laws. We are not responsible for the illegality or any error, inaccuracy or problem in the advertiser's or sponsor's materials.

9. Linking to the Site.

You may NOT provide links to the Site without written permission from The Bardes, LLC.

Privacy Policy

Our Privacy Policy is designed to assist you in understanding how we collect and use the personal information you provide to us and to assist you in making informed decisions when using our site and our products and services.

What Information Do We Collect?

When you visit our Web site you may provide us with two types of information: personal information you knowingly choose to disclose that is collected on an individual basis and Web site use information collected on an aggregate basis as you and others browse our Web site.

1. Personal Information You Choose to Provide

Registration Information.

You will provide us information about yourself and your firm or company when you register for email newsletters and alerts.

Email Information.

If you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses.

2. Web Site Use Information

Similar to other commercial Web sites, our Web site utilizes a standard technology called "cookies" (see explanation below, "What Are Cookies?") and Web server logs to collect information about how our Web site is used. Information gathered through cookies and Web server logs may include the date and time of visits, the pages viewed, time spent at our Web site, and the Web sites visited just before and just after our Web site. We, our advertisers and ad serving companies may also use small technology or pieces of code to determine which advertisements and promotions users have seen and how users responded to them.

How Do We Use the Information That You Provide to Us?

Broadly speaking, we use personal information for purposes of administering and expanding our business activities, providing customer service and making available other products and services to our customers and prospective customers. Occasionally, we may also use the information we collect to notify you about important changes to our Web site, new services and special offers we think you will find valuable.

What Are Cookies?

A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a Web site, that site's computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies. Each Web site can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a Web site to access the cookies it has already sent to you, not the cookies sent to you by other sites.

How Do We Use Information We Collect from Cookies?

As you use our Web site, the site uses its cookies to differentiate you from other users. In some cases, we also use cookies to prevent you from seeing unnecessary advertisements or requiring you to log in more than is necessary for security. Cookies, in conjunction with our Web server's log files, allow us to calculate the aggregate number of people visiting our Web site and which parts of the site are most popular. This helps us gather feedback in order to constantly improve our Web site and better serve our customers. Cookies do not allow us to gather any personal information about you and we do not generally store any personal information that you provided to us in your cookies.

Sharing Information with Third Parties

We may enter into alliances, partnerships or other business arrangements with third parties who may be given access to personal information including your email for the sole purpose of transacting business on this site. We may use third parties to facilitate our business, including, but not limited to, sending email. In connection with these offerings and business operations, our partners and other third parties may have access to your personal information for use in connection with business activities. As we develop our business, we may buy or sell assets or business offerings. Customer, email, and visitor information is generally one of the transferred business assets in these types of transactions. We may also transfer such information in the course of corporate divestitures, mergers, or any dissolution.

How Do We Protect Your Information?

How Do We Secure Information Transmissions?

Email is not recognized as a secure medium of communication. For this reason, we request that you do not send private information to us by email. Some of the information you may enter on our Web site may be transmitted securely through use of the member registration area.

How Can You Access and Correct Your Information?

You may access all your personally identifiable information thru your membership registration. It is your responsibility to maintain its accuracy.

Certain Disclosures

We may disclose your personal information if required to do so by law or subpoena or if we believe that such action is necessary to (a) conform to the law or comply with legal process served on us or affiliated parties; (b) protect and defend our rights and property, our site, the users of our site, and/or our affiliated parties; (c) act under circumstances to protect the safety of users of our site, us, or third parties.

What About Other Web Sites Linked to Our Web Site?

We are not responsible for the practices employed by Web sites linked to or from our Web site nor the information or content contained therein. Often links to other Web sites are provided solely as pointers to information on topics that may be useful to the users of our Web site.

Please remember that when you use a link to go from our Web site to another Web site, our Privacy Policy is no longer in effect. Your browsing and interaction on any other Web site, including Web sites which have a link on our Web site, is subject to that Web site's own rules and policies. Please read over those rules and policies before proceeding.

Your Consent

By using our Web site you consent to our collection and use of your personal information as described in this Privacy Policy. If we change our privacy policies and procedures, we will post those changes on our Web site to keep you aware of what information we collect, how we use it and under what circumstances we may disclose it.