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Legal Notice

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USE OF THE FORUM 400 SITE. The Forum 400 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 Forum 400. If you would like to become a member of Forum 400, please contact the Forum 400's headquarters at [Forum 400@int-Forum 400.org](mailto:Forum400@int-Forum400.org) or call 800-499-0974. If you are granted permission to access password protected areas of the Forum 400 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 Forum 400.

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PASSWORD POLICY. By using the Forum 400 Site and gaining access to the password protected areas of the Forum 400 Site, you agree to keep secret any password used in connection with the Forum 400 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 400 Site when using your password. You also agree not to use another user's password. You will immediately notify the Forum 400 if you become aware of any loss or theft of your password or any unauthorized use of your Password. The Forum 400 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 400 Site may result in criminal and/or civil prosecution, including, without limitation, punishment under the Computer Fraud and Abuse Act of 1986. The Forum 400 reserves the right to view, monitor, and record activity on the Forum 400 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 400 Site. The Forum 400 will also comply with all court orders involving requests for such information. In addition to the foregoing, the Forum 400 reserves the right to at any time, and without notice, to modify, suspend, terminate, or interrupt operation of or access to the Forum 400 Site, or any portion of the Forum 400 Site, for any reason.

POSTINGS. The Forum 400 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 400 Site contains bulletin boards, message boards, chat rooms, message areas, blogs, platforms, question/answer areas, or other communication Forum 400s (collectively, "Forum 400s"), you agree that by using the Forum 400 Site you will not post or transmit any of the following materials on the Forum 400 Site's Forum 400s:

- anything, which interferes with or disrupts the Forum 400 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 400,
- statements or material that misrepresents your affiliation with any entity and/or the Forum 400,
- 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 400,
- statements or material that solicits or encourages users to become affiliated or do business with competitors of the Forum 400, 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 400 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 400. Remember to respect others and their opinions. The Forum 400 encourages open and sincere communication, but urges all users to remember that Forum 400s are intended to be a resource for all.

NO PRE-SCREENING OF POSTINGS. The Forum 400 is not responsible for screening, policing, editing, or monitoring your, another user’s, or other third party content posted to Site Forum 400s, and the Forum 400 is not a publisher of such postings. Nevertheless, the Forum 400 reserves the right to delete or take other action with respect to postings that the Forum 400 believes in good faith violate this Legal Notice and/or are potentially unlawful. If you violate this Legal Notice, the Forum 400 may, in its sole discretion, issue you a warning and/or terminate your use of the Forum 400 Site. Moreover, it is a policy of the Forum 400 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 400@int-Forum 400.org..

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Privacy Policy Statement

Effective as of March 10, 2006

Your privacy is important to Forum 400. 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 Forum 400's ("Forum 400's") United States Web Site located at www.Forum400.org (the "Forum 400 Site").

The Forum 400 reserves the right to change this Privacy Policy at any time. If the Forum 400 makes changes to this Privacy Policy, the Forum 400 will post those changes at this location and provide notice of any material changes so that you are aware of what information the Forum 400 collects, how the Forum 400 uses it, and under what circumstances, if any, the Forum 400 discloses it.

Please review this Privacy Policy on a periodic basis.

What Personal Identifying Information Does Forum 400 Collect?

Technical Information. Forum 400 collects technical information when you access or visit to view content available on or to download information from the Forum 400 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 400 Site, the type of browser and operating system used by you to access the Forum 400 Site, the pages of the Forum 400 Site you visit, and if you linked to the Forum 400 Site from another Web site, the IP address for such Web site.

Member Information. Forum 400 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 400 also collects your e-mail address when you subscribe to and request the receipt of e-mail correspondence.

How Does the Forum 400 Use that Information?

The Forum 400 uses technical information it collects to help diagnose problems with the Forum 400 Site's server and to administer the Forum 400 Site's quality. The Forum 400 does not use any technical information to personally identify users. But, the Forum 400 does use the technical information it collects to monitor on an aggregate basis Forum 400 Site traffic and to better prepare future Forum 400 Site content based on such traffic. The Forum 400 does not track the usage patterns of individual users, except when they click through from e-mails that the Forum 400 sends out.

When you register with the Forum 400 to receive news and updates, the Forum 400 uses your e-mail address to send you various newsletters and other communications. When you voluntarily respond to a Forum 400 insta-poll, your answers are displayed in aggregate form with others, but do not identify the respondent.

The Forum 400 also uses the Forum 400 Site for the purpose of enabling users to join the membership of Forum 400 and for the Forum 400 to provide such members with related communications and services. Information disclosed to the Forum 400 to enable processing of membership or registration or for response to a contact made by you is available only to appropriate Forum 400 Headquarters staff members. The Forum 400 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

Forum 400 may use cookies to enhance your experience while using its Forum 400 Site. Cookies are pieces of information, which the Forum 400 uses for record-keeping purposes, which the Forum 400 Site transfers to your computer's Web-browser for storage on your computer's hard drive. Cookies enable the Forum 400 to customize your experience on the Forum 400 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 400 Site will not function properly when you view them.

Opt-Out

If you choose to provide Forum 400 with your e-mail address for the purpose of receiving e-mail communications from Forum 400, the Forum 400 provides you with the opportunity at any time opt-out of receiving future e-mail communications sent by the Forum 400. The Forum 400 also provides you with the opportunity to update or change your member profile through the Forum 400 Site. You

can also opt-out of membership with Forum 400 by contacting Forum 400 by way of the information listed below or request the deletion of the personal identifying information you provided to Forum 400 through the Forum 400 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 400 Site and that the deletion of your personal identifying information, e.g., an e-mail address, may render a particular service or the Forum 400's ability to provide it inoperable.

Security

This Forum 400 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 Forum 400's control. The Forum 400 uses secure encryption methods and secure certificates to protect the information transmitted to the Forum 400 Site. Although Forum 400 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 400 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 400 and therefore, are not subject to this Privacy Policy. Forum 400 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 400 cares about the safety of children on its Forum 400 Site and encourages parents and guardians to monitor their children's use of the Internet. Although the Forum 400 Site is suitable for a general audience, this Forum 400 Site is intended for use only by users who are over 18 years of age. Accordingly, the Forum 400 does not knowingly solicit personal identifying information from children or send them requests for personal information.

Contacting Forum 400

If you have any questions about this Privacy Policy, the personal identifying information practices of Forum 400 or your dealings with this web site, please contact Forum 400 Headquarters using the following information:

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