

THIS IS WHAT ATTORNEYS TELL US WE MUST TELL YOU:

Pursuant to U.S. State & Federal Laws the following is a statement of your legal rights.

TERMS OF USE

YOU MUST BE EIGHTEEN (18) YEARS OR OLDER TO ACCESS THIS WEB SITE. IF YOU ARE UNDER EIGHTEEN YEARS OF AGE, YOU ARE NOT PERMITTED TO ACCESS THIS WEB SITE FOR ANY REASON. DUE TO THE AGE RESTRICTIONS FOR USE OF THIS WEB SITE, NO INFORMATION OBTAINED BY THIS WEB SITE FALLS WITHIN THE CHILD ONLINE PRIVACY ACT (COPA) AND IS NOT MONITORED AS DOING SO.

THIS WEBSITE REQUIRES CONSIDERATION FOR AND AS A CONDITION OF ALLOWING YOU ACCESS.

READING AND ACCEPTING THE TERMS OF USE AND READING AND ACCEPTING THE PROVISIONS OF THE PRIVACY POLICY OF THIS WEBSITE ARE REQUIRED CONSIDERATIONS FOR THE WEBSITE GRANTING YOU THE RIGHT TO VISIT, READ OR INTERACT WITH IT.

ALL PERSONS ARE DENIED ACCESS TO THIS SITE UNLESS THEY READ AND ACCEPT THE TERMS OF USE AND THE PRIVACY POLICY. BY VIEWING, VISITING, USING OR INTERACTING WITH THIS WEBSITE OR WITH ANY BANNER, POP-UP, HOVER AD, OR ADVERTISING THAT APPEARS ON IT, YOU ARE AGREEING TO ALL THE PROVISIONS OF THIS "TERMS OF USE" POLICY AND THE PRIVACY POLICY OF THIS WEBSITE.

THIS WEBSITE RESERVES THE RIGHT TO DENY ACCESS TO ANY PERSON OR VIEWER FOR ANY REASON. UNDER THE TERMS OF THE PRIVACY POLICY, WHICH YOU ACCEPT AS A CONDITION FOR VIEWING, THE WEBSITE IS ALLOWED TO COLLECT AND STORE DATA AND INFORMATION FOR THE PURPOSE OF EXCLUSION, FOR THE PURPOSE OF SENDING INFORMATION AND OFFERS TO OUR CUSTOMERS, AND FOR MANY OTHER USES.

THE "TERMS OF USE" AGREEMENT MAY CHANGE FROM TIME TO TIME. AS A VISITOR (A "VISITOR" IS DEFINED AS ANYONE WHO VISITS, VIEWS, USES, SUBSCRIBES TO, BECOMES A MEMBER OF, IS AN AFFILIATE OF, OR IS A CUSTOMER OF THIS WEBSITE) YOU ARE A PARTY TO THIS AGREEMENT.

SINCE THE "TERMS OF USE" AGREEMENT MAY CHANGE FROM TIME TO TIME, YOU, AS A VISITOR, HAVE AN AFFIRMATIVE DUTY, AS PART OF THE CONSIDERATION FOR PERMISSION TO VIEW THIS WEBSITE, TO KEEP YOURSELF INFORMED OF CHANGES TO OUR "TERMS OF USE."

[SOME OF THE ABOVE IN PLAIN ENGLISH:

- **IF YOU ARE NOT AT LEAST 18 YEARS OLD, CLOSE THIS WINDOW AND LEAVE THIS WEBSITE. IF YOUR PARENTS WANT YOU TO LEARN ABOUT CREDIT CARDS AND HOW TO DEAL WITH THEM THROUGH USE OF THE INFORMATION ON THIS WEBSITE, THEY MUST ACCESS THIS WEBSITE ON YOUR BEHALF.**

- **YOU OWE US FOR VIEWING OUR WEBSITE. WHAT YOU OWE US IS AN AGREEMENT TO OUR “TERMS OF USE” WHICH IS AN AGREEMENT NOT TO SUE US – EVER FOR ANYTHING – EVEN IF YOU THINK THAT WHAT WE OFFER IS TOTALLY USELESS AND A WASTE OF MONEY.**
- **FURTHERMORE, YOU WILL NOT SUE US EVEN IF YOU SPEND A LOT OF TIME TRYING TO USE OUR PRODUCT(S) ONLY TO FIND IT ALL TO HAVE BEEN A BIG, FRUSTRATING, WASTE-OF-TIME.**
- **FURTHERMORE, IF YOU LOSE MONEY IN YOUR BUSINESS AS A RESULT OF WASTING TIME WITH OUR PRODUCTS, IT’S NOT OUR FAULT.**
- **FURTHERMORE, IF SOMETHING WE DO OR SAY OR SELL TICKS YOU OFF, IT’S YOUR OWN FAULT FOR VIEWING AND USING THIS WEBSITE OR BUYING ONE OF OUR PRODUCTS.**
- **FURTHERMORE, WE GET TO STORE YOUR PERSONAL DATA AND SEND YOU E-MAILS ABOUT OUR OFFERS - OR OUR IDEAS OR OPINIONS OR WHATEVER ELSE WE THINK YOU MIGHT WANT TO KNOW ABOUT - UNLESS YOU TELL US TO STOP. (NOTE IT DOESN’T SAY THAT WE HAVE TO STOP, BUT IF YOU ASK US TO TAKE YOUR NAME OFF OUR E-MAIL LIST WE PROMISE WE WILL. WE HATE SPAM TOO).**
- **YOU’RE RESPONSIBLE FOR KNOWING WHAT THE LEGALESE IN THIS AGREEMENT ACTUALLY MEANS AND YOU’RE SUPPOSED TO READ THIS THING EVERY TIME YOU VISIT, TO SEE IF OUR “TERMS OF USE” HAVE CHANGED.]**

PRIVACY POLICY

Although we will collect and store your information, such as your e-mail address, we will do everything in our power to protect your information and your privacy. We will NEVER sell your e-mail address or share your personal information with marketers of any kind for personal or other gain. We hate spam. We hate being “targeted consumers.” So we will respect your right to have your name removed from our list at any time.

[IN PLAIN ENGLISH:

- **WE WON’T SELL YOUR INFO.**
- **WE WON’T SEND YOU E-MAILS IF YOU DON’T WANT THEM.**
- **WE WON’T USE SOME INFERIOR SHOPPING CART OR INFORMATION STORAGE SYSTEM THAT COULD COMPROMISE YOUR IDENTITY OR CREDIT CARD.]**

DEFINITION OF “WEBSITE,” “COMPANY” AND/OR “OUR COMPANY”

The website and its owners and/or operators are parties to this agreement, herein referred to as "Website."

“Company” refers to any entity, enterprise or business owned, operated or managed by Clio Beck. “Company” and “Our company” includes but is not limited to Money Saving Credit Card Secrets (moneysaving creditcardsecrets.com), Pandia Publishing (pandia.biz), and Prayerforce (prayerforce.org).

WEBSITE OWNERSHIP

The Website and its contents are owned or licensed by the Website. Material contained on the Website must be presumed to be proprietary and copyrighted. Visitors have no rights whatsoever in the site content. Use of website content for any reason is unlawful unless it is done with express contract or written permission of the Website.

[IN PLAIN ENGLISH:

- **YOU CAN’T TAKE ANYTHING FROM OUR WEBSITES – IMAGES, CONTENT OR TEXT – AND USE IT ON YOUR BLOG OR WEBSITE AS SOMETHING YOU CREATED.**
- **YOU CAN’T TELL US WHAT TO PUT ON OUR SITES.**
- **YOU ALSO CAN’T MAKE COPIES OF OUR PRODUCTS TO SELL OR GIVE AWAY.**

DISCLAIMER & LEGAL RIGHTS

NO WARRANTIES

ALL WEBSITES, SERVICES, AND PRODUCTS ARE PROVIDED, AS IS, WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. OUR COMPANY DOES NOT WARRANT, GUARANTEE OR MAKE ANY REPRESENTATIONS REGARDING THE USE, OR THE RESULTS OF THE USE, OF THE WEBSITES, SERVICES, PRODUCTS OR WRITTEN MATERIALS IN THE TERMS OF CORRECTNESS, ACCURACY, RELIABILITY, CURRENTNESS, TIMELINESS OR OTHERWISE. THE ENTIRE RISK AS TO THE RESULTS AND PERFORMANCE OF THE WEBSITES, PRODUCTS, SERVICES AND/OR WRITTEN MATERIALS ARE ASSUMED BY YOU.

IF THE WEBSITES, PRODUCTS, SERVICES OR WRITTEN MATERIALS ARE DEFECTIVE, THEN YOU AND NOT OUR COMPANY ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR OR CORRECTION.

THIS IS THE ONLY WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, THAT IS MADE BY OUR COMPANY. NO ORAL INFORMATION, NO WRITTEN INFORMATION, NO VIDEO INFORMATION, AND/OR NO RECORDED INFORMATION OR ADVICE OF ANY KIND GIVEN BY OUR COMPANY OR FOUND IN OUR PRODUCTS OR ON OUR WEBSITE SHALL CREATE A WARRANTY OR IN ANY WAY INCREASE THE SCOPE OF THIS WARRANTY, AND YOU MAY NOT RELY ON SUCH INFORMATION OR ADVICE TO DO SO.

[SOME OF THE ABOVE IN PLAIN ENGLISH:

- **“BUYER BEWARE.”**
- **WE DON’T PROMISE YOU’LL HAVE THE SAME RESULTS AS SOMEONE ELSE USING OR ACCESSING THE MATERIALS AND INFORMATION WE PROVIDE. WE DENY THAT ANYTHING YOU BUY FROM US WILL PRODUCE THE RESULTS YOU HOPE FOR. WE DON’T PROMISE YOU ANYTHING. YOU CAN’T RELY ON ANYTHING WE SAY OR SELL TO BE RELIABLE, ACCURATE, CURRENT, TIMELY, OR USEFUL. WE DON’T STAND BEHIND OUR PRODUCTS AT ALL. AND, BECAUSE LEGAL COSTS WOULD BREAK US, WE DISAVOW AND DENY ALL RESPONSIBILITY FOR ANYTHING AND EVERYTHING.**

(WE’RE SCUM, REALLY. AND, AFTER READING THESE LEGAL DISCLAIMERS, WHY WOULD YOU EVEN WANT TO BUY ANYTHING FROM US?)]

CUSTOMER REMEDY

Our company’s entire liability, and the purchaser’s exclusive remedy, shall be a refund of the price paid or replacement of our products, at our option. We limit replacement to sixty days from the day of purchase. All remedies are limited to the United States and Canada.

[IN PLAIN ENGLISH:

- **WHEN WE SAY WE WANT YOU TO BE 100% SATISFIED AND WE WILL GIVE YOU A REFUND IF YOU AREN’T, WE MEAN THAT TO APPLY ONLY IF YOU REQUEST A REFUND IN THE FIRST 60 DAYS AFTER BUYING OUR PRODUCT. AFTER THAT FIRST 60 DAYS, YOU’RE ON YOUR OWN, BUSTER. BECAUSE WHAT IF EVERYBODY USED OUR PRODUCTS AND THEN DECIDED TO GET A REFUND A YEAR FROM NOW? WHERE WOULD WE BE THEN? HOMELESS, THAT’S WHERE.**
- **YOUR SOLE REMEDY IS THE RIGHT TO A REFUND OF THE COST OF THE PRODUCT YOU BOUGHT, BUT NO MORE.**
- **IN ADDITION, WE MAY DECIDE WE WILL GIVE YOU A “REPLACEMENT” INSTEAD OF A REFUND. (WE ASSUME WE WOULD DO THIS IF YOU STILL WANTED OUR PRODUCT AND THE PRODUCT YOU RECEIVED WAS, SOMEHOW, DEFECTIVE. HOWEVER, THE WAY IT READS, IT SOUNDS LIKE WE HAVE THE RIGHT TO SUBSTITUTE ANOTHER PRODUCT FOR THE ONE YOU BOUGHT, INSTEAD OF GIVING YOU A REFUND. WE DON’T KNOW YET WHAT WE’D SUBSTITUTE FOR THE PRODUCT YOU BOUGHT, BUT WE APPEAR TO HAVE THE RIGHT TO COME UP WITH ONE.)**
- **IF YOU LIVE OUTSIDE THE U.S. OR CANADA, WE WILL PUT ON OUR BLINDERS AND PRETEND THE LAWS AND RIGHTS IN YOUR OWN NATION DON’T EXIST. (WHAT ELSE IS NEW? STILL, WE ARE GRATEFUL FOR THE FACT THAT WE AREN’T REQUIRED TO FIGURE OUT HOW TO COMPLY WITH THE LAWS IN ALL THE NATIONS OF THE WORLD).]**

Some states do not allow the exclusion or limitation of liability, so the above limitations may not apply to you.

LIMITATION & EXCLUSION OF LIABILITY

These warranties exclude all incidental or consequential damages. Our company, and its suppliers, will not be liable for any damages whatsoever, including without limitation, damages for loss of business profits, business interruption, loss of business information, or other pecuniary loss.

Visitor forever waives all right to claims of damage of any and all description based on any causal factor resulting in any possible harm, no matter how heinous or extensive, whether physical or emotional, foreseeable or unforeseeable, whether personal or business in nature.

[IN ENGLISH: WE WILL NEVER PAY A CENT IN “DAMAGES” FOR ANYTHING.]

Some states do not allow the exclusion or limitation of liability, so the above limitations may not apply to you.

LEGAL FORUM, CHOICE OF LAWS & OFFICIAL LANGUAGE

This offering is a contract between you, the Buyer, and our business, the Seller. The Seller is located in London, Ontario, Canada and by doing business with us you agree that this offer is made from London, Ontario, Canada and shall be governed by the laws of the Province of Ontario and Canada. By electing to participate in this offer, you are entering into a contract.

This Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario. Any legal action arising out of this Agreement shall be litigated and enforced under the laws of the Province of Ontario. In addition, you agree to submit to the jurisdiction of the courts of the Province of Ontario, and that any legal action pursued by you shall be within the exclusive jurisdiction of the courts of London in the Province of Ontario, Canada.

The terms constituting this offering are set forth in writing on this Web site. You hereby agree to submit to the jurisdiction of the Province of Ontario and the provincial courts located in London, Ontario, Canada, to resolve any disputes or litigation hereunder. In the event that litigation is in a federal court, the proper court shall be the closest federal court to the Seller's address.

Whether or not you choose to print this offering, containing the terms and conditions as described herein, you agree that this constitutes a written contract.

This agreement is being written in English, which is to be the official language of the contract's text and interpretation. If you do not agree with the above terms and conditions, you have the option to not participate in this offer.

[IN ENGLISH:

- **IF YOU WANT TO SUE US, YOU MUST FILE YOUR PAPERWORK IN ENGLISH.**
- **YOU ALSO MUST COME HERE AND FILE YOUR PAPERWORK IN THE PROVINCE OF ONTARIO, CANADA, AND IN A COURTROOM CLOSE TO WHERE WE LIVE (PREFERABLY THE ONE WE CAN WALK TO ON DUNDAS STREET).**
- **YOU ARE ENTERING INTO A CONTRACT IN WHICH YOU AGREE TO ABIDE BY ALL THE THINGS ON THIS PAGE JUST BY READING IT.**
- **IF YOU THINK THIS LEGAL CONTRACT IS TOO RESTRICTIVE AND YOU’RE AFRAID OF GETTING BURNED BY US, THEN DON’T BUY FROM US.]**

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This Website, the information on this Website, and the products and services for sale on this Website all contain copyrighted material, trademarks, and other proprietary information. You may not modify, publish, transmit, participate in the transfer or sale of, create derivative works of, or in any way exploit, in whole or in part, any Proprietary or other Material.

[IN ENGLISH:

- **WE CREATED IT AND NOW WE OWN IT, AND ALL RIGHTS TO IT. (SINCE WE WORKED REALLY HARD AND PUT IN THOUSANDS OF HOURS, IT’S ONLY FAIR).]**

LICENSE

All images, text, contents, products and scripts are license and never sold, unless otherwise stated. Reproduction is prohibited. You may not use, copy, emulate, rent, lease, sell, modify, decompile, disassemble, reverse engineer, or transfer the licensed program or product(s), or any subset of the licensed program or product, except as provided for in this agreement or expressly in writing. Any such unauthorized use shall result in immediate and automatic termination of this license.

[IN ENGLISH:

- **WE’RE NOT SELLING YOU ANYTHING. WE’RE MERELY LETTING YOU USE WHAT WE CREATED FOR A FEE. YOU CAN’T COPY WHAT WE DID AND DISTRIBUTE IT AS YOUR CREATION ON THE BASIS THAT YOU “BOUGHT” IT.]**

DISCLAIMER FOR HARM CAUSED TO YOUR COMPUTER OR SOFTWARE FROM INTERACTING WITH THIS WEBSITE OR ITS CONTENTS

The website assumes no responsibility for damage to computers or software of the visitor or any person the visitor subsequently communicates with from corrupting code or data

that is inadvertently passed to the visitor's computer. Again, visitor views and interacts with this site, or banners or pop-ups or advertising displayed thereon, at his own risk.

[IN ENGLISH:

- **YOU KNOW THAT, WHEN YOU GO ON-LINE, THERE IS ALWAYS A RISK THAT YOU WILL COME INTO CONTACT WITH SOMETHING THAT WILL DAMAGE YOUR COMPUTER. THEREFORE, IF A WORM, VIRUS, OR OTHER CORRUPTING FACTOR INFECTS YOUR COMPUTER AND WRECKS IT YOU PROMISE NOT TO HOLD US RESPONSIBLE. YOU ASSUME THE ENTIRE RISK OF BEING ON-LINE, EVEN IF BY SOME BIZARRE OCCURRENCE THE PROBLEM CAN BE TRACED BACK TO OUR SITE.**

DISCLAIMER FOR HARM CAUSED BY DOWNLOADS

Visitor downloads information from this Website at this own risk. Website makes no warranty that downloads are free of corrupting computer codes, including, but not limited to, viruses and worms.

[IN ENGLISH:

- **IF WE'RE SUCH IDIOTS AS TO GIVE YOU A DOWNLOAD THAT CONTAINS A CORRUPTING COMPUTER CODE THAT CAUSES YOU PROBLEMS, WE WILL ASSERT THAT WE NEVER PROMISED THAT OUR DOWNLOADS WOULD BE VIRUS AND WORM FREE. (YES, THAT'S WHAT IT SAYS.)**
- **IF YOUR COMPUTER GETS INFECTED WITH A VIRUS OR WORM, DON'T LOOK TO SUE US OVER IT. WE CAN TAKE NO RESPONSIBILITY FOR WHATEVER HAPPENED. THE WEB IS HUGE AND ANY VIRUS OR WORM AFFECTING YOUR COMPUTER COULD HAVE COME FROM SOME OTHER DOWNLOAD. FIGURING IT OUT OR LITIGATING RESPONSIBILITY COULD PROVE IMPOSSIBLE. LITIGATION WOULD ALSO WIND UP COSTING FAR MORE TIME AND MONEY THAN EITHER YOU OR WE CAN AFFORD.)]**

INDEMNIFICATION

Visitor agrees that in the event he causes damage, which the Website is required to pay for, the Visitor, as a condition of viewing, promises to reimburse the Website for all.

[IN ENGLISH:

- **IF YOU'RE A HACKER AND YOU MESS UP OUR SITE, YOU OWE US. BIG TIME. YEAH.**
- **LIKewise, IF YOU SLANDER US, WELL—JUST DON'T, OKAY?]**

Our company reserves all rights not expressly granted here.