

Terms of Use

Terms of Use Agreement

Medical advice disclaimer

Financial, Legal and other advice disclaimer

Information disclaimer

Third party links and advertisements disclaimer

Disclaimer of all warranties

Reservati on of i ntel l ectual property ri ghts

I ndemi fi cati on

I n v a l i d i t y

**G o v e r n i n g L a w c o n s e n t t o j u r i s d i c t i o n a n d l i m i t a t i o n o n
c l a i m s**

E n t i r e a g r e e m e n t

M o d i f i c a t i o n

Waiver

The site and the information contained therein is made available by the author for educational purposes only and is not intended to provide business advice. By accessing the site, you understand and acknowledge that there is no consultant relationship between you and the author. You further acknowledge your understanding that the site should not be used as a substitute for competent business advice from a professional.