Terms of Use

Terms of Service Agreement Last Updated: September 2011

Please read this Terms of Service Agreement before accessing our website.

This Agreement sets out the standards of use of the www.EssentialsForChange.com for Unregistered Visitors. By using the www. EssentialsForChange.com website, you (the "Visitor") agree to these terms and conditions. If you do not agree, you should not use this website. We have the right to modify, alter, or update this agreement without prior notice. Changes will be effective immediately upon being posted at www. EssentialsForChange.com. Use of the Service after amendments are posted constitutes your acknowledgement and acceptance of Agreement and its modifications. Except as provided in this paragraph, this Agreement may not be amended.

Service Description

Essentials For Change, Gayle Smith CEO is providing Visitors with information and resources at www. EssentialsForChange.com. Visitors must provide all equipment necessary for their own Internet connection, including computer and modem, provide for access to the Internet, and pay any related fees.

Indemnification

Visitors agree to indemnify and hold Essentials For Change, Gayle Smith CEO its website hosting company, its parents, subsidiaries, affiliates, officers and employees, harmless from any claim or demand, including reasonable attorneys' fees and costs, made by any third party due to or arising out of use of the Service, the violation of this Agreement, or infringement by any Visitor, of any intellectual property or any other right of any person or entity.

Disclaimer of Warranties

The site is provided by Essentials For Change, Gayle Smith CEO on an "as is" and "as available" basis. Essentials For Change, Gayle Smith CEO makes no representations or warranties of any kind, express or implied, regarding the use or the results of this website in terms of its correctness, accuracy, reliability, or otherwise. Essentials For Change, Gayle Smith CEO has no liability for any interruptions in the use of this website; and disclaims all warranties with regard to the information provided, including implied warranties of merchantability and fitness for a particular purpose, and non-infringement.

Liability Limitation

Essentials For Change, Gayle Smith CEO is not liable for any damages whatsoever, and in particular shall not be liable for any special, indirect, consequential, or incidental damages, or damages for lost profits, loss of revenue, or loss of use, arising out of or related to this website or the information contained in it, whether such damages arise in contract, negligence, tort, under statute, in equity, at law, or otherwise, even if Essentials For Change, Gayle Smith CEO has been advised of the possibility of such damages.

Modifications and Interruption to Service

Essentials For Change, Gayle Smith CEO reserves the right to modify or discontinue the Service. Should Essentials For Change, Gayle Smith CEO exercise its right to modify or discontinue the Service, we shall not be held liable. Visitors acknowledge and accept that Essentials For Change, Gayle Smith CEO does not guarantee continuous, uninterrupted or secure access to our website and operation of our website may be interfered with or affected by factors or circumstances outside of our control.

Compliance with Laws

Visitors assume all knowledge of applicable law and are responsible for compliance with any such laws. Our service may not be used in any way that violates applicable state, federal, or international laws, regulations or other government requirements. Visitors further agree not to transmit any material that encourages conduct that could constitute a criminal offense, give rise to civil liability or otherwise violate any applicable local, state, national, or international law or regulation.

Other Terms

If any provision of this **Terms of Service Agreement** shall be unlawful, void or unenforceable for any reason, the other provisions (and any partially-enforceable provision) shall not be affected thereby and shall remain valid and enforceable. You agree that this Agreement and any other agreements referenced herein may be assigned by Essentials For Change, Gayle Smith CEO in our sole discretion, to a third party in the event of a merger or acquisition. This agreement shall apply in addition to, and shall not be superseded by, any other agreement between us in relation to participation of a Visitor. By accepting this agreement, Visitors consent to www.EssentialsForChange.com Privacy Policy.

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Terms of Service, Privacy Policy

Privacy Policy

Privacy Policy Last Updated: September, 2011

Acceptance of Terms

www.EssentialsForChange.com is committed to protecting your privacy. This spells out our current privacy practices with regard to the information we collect when you interact with our website. By accessing www.EssentialsForChange.com you acknowledge and understand this Privacy Statement and consent to the information collection and use practices described here.

Information We Collect and How We Use It

www.EssentialsForChange.com collects certain information from and about its users two ways: from our host's Web Server logs and the user.

Web Server Logs: When you visit our website, we may track information to administer the site and analyze its usage. Examples include: day & time you visited, your IP address, your Internet Service Provider, the state or country from which you accessed us, the type of browser or computer you use, how many links you click within the site, the web page you came from and the pages you viewed.

User's Personal Information: Visitors to our website may be able to register to attend events, make a purchase or download information. When you register, you will provide personal information such as name, address, email, telephone number or facsimile number and other relevant information. If you are making a purchase, we will request financial information. Any financial information we collect is used only to bill you for your purchase. This information may be forwarded to your credit card provider.

We will not disclose personally identifiable information we collect from you to third parties without your permission except to the extent necessary including: To fulfill your requests, to protect ourselves from liability, in response to a legal process or if our company changes hands.

Accessing Web Account Information

We will provide you with the means to ensure that personally identifiable information in your web account file is correct and current. You may review this information by contacting us by sending an email to Gayle@EssentialsForChange.com

3d Party Policies

Related services and offerings linked to from this website have their own privacy statements that can be viewed by clicking on the corresponding links within each respective website. Since we do not have control over the policies or practices of participating merchants and other third parties, we are not responsible for the privacy practices or contents of those sites. We recommend you review their policies before you provide any personal information or complete any transaction with them.

Contact Information

If you have questions regarding this Privacy Statement, please send an email to <u>Gayle@EssentialsForChange.com</u> or call 914-316-8769.

We will use reasonable efforts to promptly respond and resolve any problem or question.

Changes to this Policy Statement

www.EssentialsForChange.com may occasionally update this privacy statement. When we do, we will also revise the "updated" date at the top of this Privacy page. You should periodically review this privacy statement to stay informed about how we are protecting the personal information we collect. Your continued use of the service constitutes your agreement to this privacy statement and any updates.

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