**DISCLAIMER**

WE MAKE NO REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THIS SITE OR ITS CONTENT, OR ANY PRODUCT OR SERVICE AVAILABLE ON OR PROMOTED THROUGH THIS SITE.  THIS SITE AND ALL OF ITS CONTENT (INCLUDING USER-GENERATED CONTENT) ARE PROVIDED ON AN “AS IS,” “AS AVAILABLE” BASIS, WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND.  TO THE FULLEST EXTENT PERMITTED BY LAW, THE COMPANY, ITS AFFILIATES, AND THEIR SERVICE PROVIDERS AND LICENSORS DISCLAIM ANY AND ALL REPRESENTATIONS AND WARRANTIES, WHETHER EXPRESS, IMPLIED, ARISING BY STATUTE, CUSTOM, COURSE OF DEALING, COURSE OF PERFORMANCE OR IN ANY OTHER WAY, WITH RESPECT TO THIS SITE, ITS CONTENT, AND ANY PRODUCTS OR SERVICES AVAILABLE OR PROMOTED THROUGH THIS SITE. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, THE COMPANY, ITS AFFILIATES, AND THEIR SERVICE PROVIDERS AND LICENSORS DISCLAIM ALL REPRESENTATIONS AND WARRANTIES (A) OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE; (B) RELATING TO THE SECURITY OF THIS SITE; (C) THAT THE CONTENT OF THIS SITE IS ACCURATE, COMPLETE OR CURRENT; OR (D) THAT THIS SITE WILL OPERATE SECURELY OR WITHOUT INTERRUPTION OR ERROR.

**LIMITATION OF LIABILITY**

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAWS WE, ON BEHALF OF OUR DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, SUPPLIERS, LICENSORS AND SERVICE PROVIDERS, EXCLUDE AND DISCLAIM LIABILITY FOR ANY LOSSES AND EXPENSES OF WHATEVER NATURE AND HOWSOEVER ARISING INCLUDING, WITHOUT LIMITATION, ANY DIRECT, INDIRECT, GENERAL, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES; LOSS OF USE; LOSS OF DATA; LOSS CAUSED BY A VIRUS; LOSS OF INCOME OR PROFIT; LOSS OF OR DAMAGE TO PROPERTY; CLAIMS OF THIRD PARTIES; OR OTHER LOSSES OF ANY KIND OR CHARACTER, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES, ARISING OUT OF OR IN CONNECTION WITH THE USE OF THIS SITE.  YOU ASSUME TOTAL RESPONSIBILITY FOR ESTABLISHING SUCH PROCEDURES FOR DATA BACK UP AND VIRUS CHECKING AS YOU CONSIDER NECESSARY.  THIS LIMITATION OF LIABILITY APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY OR ANY OTHER BASIS.

**INDEMNITY**

You hereby expressly agree to indemnify, defend, and hold harmless the Company, its officers, directors, managers, employees, shareholders, members, agents, providers, merchants, sponsors, licensors, suppliers, and affiliates from and against all claims, actions, demands, judgments, losses, and liabilities (including, without limitation, costs, expenses and attorneys’ fees) by you or any third-party resulting or arising, directly or indirectly, out of: (a) your use of this Site and/or the Products, (b) your violation of any federal, state or local laws, regulations or requirements (including, without limitation, relating to use of personal information, privacy, or direct mailing), or (c) your violation of these Terms of Use.

**LEGAL RELATIONSHIP**

Nothing in these Terms of Use creates the relationship of principal and agent, partner, or joint venture.  Neither you or the Company may represent itself as having any authority to make contracts or enter into any agreements in the name of the other.  In connection with your use of this Site and the Products, you shall not represent yourself as having any license, knowledge, experience or capacity which you do not have.  You agree that you shall be fully responsible for any and all actions, inactions or other business dealing you or any third-parties undertake in connection with, or arising out of, your use of this Site or the Products, and the Company shall not be liable to you or any third-party in any manner in connection therewith.

**GOVERNING LAW, JURISDICTION AND VENUE**

Any claim relating to this Site or the Products shall be governed by the internal laws of the State of Florida, without reference to its choice of law provisions.  Any dispute relating in any way to your use of this Site or the Products must be submitted to confidential binding arbitration in Palm Beach County, Florida, except that, to the extent you have in any manner violated or threatened to violate the Company’s intellectual property rights, the Company may seek injunctive or other appropriate relief in any state or federal court, and you consent to exclusive jurisdiction and venue in such courts.  Arbitration under these Terms and Conditions shall be conducted under the rules then prevailing of the American Arbitration Association.  The arbitrator’s award shall be binding and may be entered as a judgment in any court of competent jurisdiction.  To the fullest extent permitted by applicable law, no arbitration under these Terms of Use shall be joined to an arbitration involving any other party subject to these Terms of Use, whether through class arbitration proceedings or otherwise.

**WAIVER**

Our failure at any time to require performance of any provision of these Terms of Use or to exercise any right provided for herein will not be deemed a waiver of such provision or such right.

**MODIFICATION AND SEVERABILITY**

The Company reserves the right to make changes to this Site, the Products, and these Terms of Use at any time.  Your continued use of this Site and/or the Products shall be deemed to be your continued acceptance of the Terms of Use as amended, if applicable.  If any provisions herein shall be deemed invalid, void, or unenforceable for any reason, such provisions shall be deemed severable and shall not affect the validity and enforceability of any remaining provisions.  
  
**ENTIRE AGREEMENT**

These Terms of Use (together with our Privacy Policy and any click-through agreements applicable to you) represent the entire agreements between the parties with respect to the subject matter thereof, and supersede all previous agreements, whether oral or written.

Updated: November 13, 2015

**REWW – PRIVACY POLICY**

We are committed to protecting your privacy and security and have explained in detail the steps we take to do so. We control this site from offices in the United States of America. We do not represent that materials on the site are appropriate or available for use in other locations. Persons who choose to access this site from other locations do so on their own initiative, and are responsible for compliance with local laws, if and to the extent local laws are applicable.

**Outside Sites (Their Privacy Policies May Be Different)**

The Site contains links to other websites, like our sponsor’s websites or links to booksellers, that may offer products or services that our customers might find useful. These sites may request information from you. In such instances, the collection and use of your personal information will be governed by the privacy policy applicable to that site. We do not control the privacy policies, contents or links that appear on these sites. We encourage you to review the privacy policies of any third party sites or services before providing any of them with your personal information.

**How and why we collect information**

We collect your information in order to record and support your participation in the activities you select. If you register for a seminar, for example, the information is used to reserve your seat, to track your preferences, and to keep you informed about the seminar and related events.

As a visitor to our Sites, you can engage in many activities without providing any personal information. In connection with other activities, such as utilizing registering for a seminar or participating in a sweepstakes, we may ask you to provide certain information about yourself by filling out and submitting an online form. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, we may ask that you provide us personal information, such as your first and last name, mailing address (including ZIP code), e-mail address, telephone, credit card, and other personal information. If you do not provide the mandatory data with respect to a particular activity, you will not be able to engage in that activity. In all cases, we will collect personal identification information from you only if you voluntarily submit such information to us.

We will also tell you how we use your information or if we share it with another party. Except as otherwise provided in this policy, we will never intentionally disclose any personal identification information about you as an individual user to any third party without having received your permission. If you supply us with your contact information you may receive periodic e-mails, mailings or calls from us with information on new products and services, important issues, or upcoming events. If you wish to be removed from any postal, email, phone, or other lists, please let us know by writing us or calling us at the contact information below. Please provide us with your exact name, email address, mailing address, and phone. We will be sure your name is removed from the appropriate lists immediately.  If you have any questions, comments or concerns about this Privacy Policy, or would like to revise any of your information, please feel free to write to us using the contact information below.

When you use our Sites, we or our authorized technology services provider may also collect certain technical and routing information from you to facilitate your use of the Site and its services. We use this information to administer the Site and to understand and measure traffic patterns on the Site so that we know which areas of our sites are favorites of our users, which areas need improvement, and what technologies are being used so that we may continually improve our sites. This information is collected in aggregate form, without identifying you or any user individually. We may use this aggregate, non-identifying statistical data for statistical analysis, marketing, or similar promotional purposes. This data is often tracked by us our our technology services provider by using “cookies” during your visit. A cookie is small amount of data that is transferred to your browser by a web server and can only be read by the server that gave it to you. It functions as your identification card and enables us to record your passwords, purchases, and preferences. It cannot be executed as code or deliver viruses.

Most browsers are initially set to accept cookies. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether or not to accept it. (For some web pages that require an authorization, cookies are not optional. Users choosing not to accept cookies will probably not be able to access those pages.

**Exceptions to Privacy Policy**

While we are committed to keeping your information secure and private (to ensure the overall integrity and confidentiality of the data), we have the following exceptions to our privacy policy: We will release specific information about you or your account to comply with any valid legal inquiry or process such as a search warrant, subpoena, statute or court order. We will also release specific information in special cases, such as if there is an attempted breach of the security of the Sites, or a physical or property threat to you or others. We may also transfer user information, including personally identifiable information, in connection with a corporate merger, consolidation, the sale of related assets or corporate division or other fundamental corporate change.

We will share personal information with our partners, affiliates or other trusted businesses to market relevant educational products and services – including telephone solicitations.  The trusted partners are bound by confidentiality agreements, and don’t have any independent right to share your personal information.  Students have the express right to limit (or eliminate) the sharing of information using the opt-out procedure described below.  Also, please write to us to obtain a list of our trusted partners.

Further, the information you enter when making a purchase or an online donation will be shared with payment processors, financial gateways, and your credit card company to authorize credit card payments. Such information may also be shared with necessary third parties solely for the purpose or carrying out the transactions. Please note that if you give out personal information online through a discussion board or posting site, that information can be collected and used by third parties. Although we strive to protect our users’ privacy, we cannot guarantee the security of information you post in these forums. You disclose such information at your own risk.

**Miscellaneous**

These terms will be governed by and construed in accordance with the laws of the State of Florida, without regard to any principles of conflicts of law. You agree that any action at law or in equity that arises out of or relates to these terms will be subject to mediation in the State of Florida. If any of these terms of use are found unlawful, void, or for any reason unenforceable, then that provision will be considered severable from the remaining terms of use, and will not affect the validity and enforceability of the remaining provisions. These terms may be modified only by our posting of changes to these terms of use on our Sites.

**Contact Us**  
If you have any questions about this Privacy Policy, please feel free to write to us at