

RAF Terms and Conditions

Written by John Buerger

Thursday, 05 June 2008 15:00 - Last Updated Saturday, 05 July 2008 18:43

Terms and Conditions

This community is provided to allow our members to gain access to vital information regarding personal financial issues including (but not limited to) financial planning, estate planning and personal development. It is also provided as a way to get to know each other and support each other as individuals. To ensure that this community can continue to provide this benefit to our members, we require you to abide by the Terms and Conditions as outlined below.

The RichAndFulfilling.com Core Team (aka RAFCT), reserves the right, but does not assume the responsibility, to restrict communication which RAFCT deems in its discretion to be harmful to individual guests, damaging to the communities which make up RichAndFulfilling.com, or in violation of RAFCT's or any third-party rights.

It is the obligation of each member of RichAndFulfilling.com to be familiar with these rules and to honor them at all times. Failure to follow these rules will result in a request to alter your post, your post being deleted and/or a warning from a member of our Leadership Team. Accumulate three warnings and your account will be permanently banned.

Forum Rules

Rule #1 -- Respect Your Fellow Human

The number one rule here is to respect each other. We all come from different places, different families and different situations. With a large group of people, it is inevitable that some will not get along with others. However, each member here deserves respect and disrespectful behavior to a member or to the coaches and experts who manage this site will result in a warning. If disagreements do occur, we expect them to be handled privately and not in the public forums. If you are unsure if your behavior is unacceptable, it probably is. If you feel you are being personally attacked in any way, please notify the management immediately by emailing us at admin@RichAndFulfilling.com ☐

Rule #2 -- Flaming, Bashing & Trolling

Hate posts and personal attacks will not be tolerated. Treat others throughout this site as you would expect them to treat you. You have the right to state your opinion in a respectful way once on a thread. Any more than that and it is considered argumentative and will not be tolerated. Talking trash about another user or posting topics specifically to provoke a negative response from an individual, a group or an entire community is not acceptable. These posts will be deleted and may result in a warning.

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Rule #3 -- Keep it PG-13

The content of posts should be fit for a 'PG-13' audience. To ensure this standard, posts of an offensive nature (including inappropriate language, racial slurs, or hate language) will be heavily moderated. This includes signature files and URLs. Do not publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topic, name, material or information.

Rule #4 -- Keep it Private & Safe

Respect the privacy of each other and of our leadership team. Information learned via private message, email or on private forums cannot be shared without the permission of the member. Likewise, information learned from any forum cannot be shared outside of our organization without the permission of the member. Never divulge any private or personal information about another person online (including their real name) that the person has not asked you to make public.

We do everything possible to keep this a safe community, but this is the Internet. Do not post your address or phone number in our forums!!! Please use our private messaging system. You can edit your Profile to remove any instant message ids and hide your email address from members by switching the option 'Always show my e-mail address:' to 'no.' This will prevent all but our site administrators from seeing your email address. You will still be easily reached via our Private Messaging system, but your email will no longer appear as a link on your posts.

Rule #5 -- Our Managers & Moderators

The managers and moderators are all community volunteers. Their job is to keep the forums productive and positive. Moderators have the ability to edit and/or delete posts should the occasion warrant. The moderator's decision is final and any attempt to change their edits or repost a deleted thread will be cause for an immediate ban on your account.

If you feel that your post has been edited or deleted in error, please email admin@RichAndFulfilling.com and we will review the situation. Moderators and managers are not perfect and are only human. Disagreements occur. Try to communicate with them first on a respectful level and settle your disagreement. They are not targets for your obscenities, flames or general insults. If you do not agree with a decision, you are not entitled to start a thread arguing about the verdict or flaming any of the moderators. Any such messages will be removed.

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If you have a problem with a manager or moderator please contact another member of our leadership team. We discourage discussions of the board itself or of moderator decisions. Moderators work under the supervision of the TMN administration and any problems you might have with their performance should be called to that administrator's attention via private message or email. Any public "calling out" (i.e., posting a thread) of a moderator will be deleted. PUBLIC CRITICISM OF A MODERATOR'S MODERATING UNDERMINES OUR COMMUNITY. Take it up with the administrator in private. Please direct feedback or suggestions to admin@RichAndFulfilling.com .

Rule #6 -- Impersonating Other Users / Accessing Another User's Account

You may not impersonate another community member, allow others to access your account, or create an account specifically for the purpose of provoking other users. Also, accessing or using someone else's account or attempting to access another poster's account is strictly prohibited. You are responsible for keeping your log-in information, including your password, private. Sharing of memberships or screen names is not allowed. If you engage in this type of behavior, you will be banned.

Rule #7 -- Advertising, Spamming and Unsolicited Messages

Contacting a member via email or private message to sell or promote your business is not allowed unless they have specifically asked for the information.

You may not advertise or offer to sell or buy any goods or services for any business purpose on any forum on this site. Posts of this nature located in any forum will be deleted without notice. If you do not have enough posts to participate in these forums, please get involved in our community. We are not a free classifieds site.

Text-only advertisements are allowed in your signature. Members who place graphic advertisements in their signatures may have their signature privileges suspended indefinitely.

Rule #8 -- Promoting Other Local Forums/Groups

Promoting other local community-focused groups via our forums or private messaging system is not permitted. It took a lot of work to get where we are today, and we will not allow anyone to use the results of our efforts to benefit competing organizations. If you feel another organization would be a good complement to this site, contact admin@RichAndFulfilling.com .

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Members who start or serve on the leadership team of a new competing site may have their accounts set to pending temporarily upon discovery. Once RAFCT determines that these members are not utilizing this site to promote the new site they will send an email to each pending member reminding them of our rules and inviting them back to the site as long as they abide by the rules. However, with those members, any flaming, baiting or advertising of the other site will result in an immediate ban.

Rule #9 -- Duplicate Posts, Bumping and Shout Outs

Posting duplicate posts across multiple forums is highly discouraged. Bumping a post (replying just to push it up the list) and posting expressly to increase your post count is not allowed. Please use the Private Messaging system to have personal discussions with individuals on the boards.

Rule #10 -- Classifieds and Charitable Requests

RichAndFulfilling.com is in no way involved in the actual transaction between buyers and sellers on the boards, or in unverified charitable requests. We accept no responsibility for the legality, safety, accuracy, or legitimacy of the items listed for sale and charitable requests listed on the boards. Both parties accept full responsibility for any transactions transpiring through the message boards.

Rule #11 -- Business Reviews

Please keep posts about business, organizations and professionals limited to your own personal experience. Negative feedback about a business could destroy someone's livelihood, so keep your posts factual and avoid name calling and hearsay.

A Final Note

Since we can't have a rule to cover everything, this is the rule to, well, cover everything. These are public boards, so act like you would if you were in a public place. RichAndFulfilling.com and ALTUS, Inc. reserve the right to choose the guidelines of objectionable content based on its knowledge of users and company policy. These issues are left to the discretion of the leadership team, but may include any material that is knowingly false and/or defamatory, misleading, inaccurate, abusive, vulgar, hateful, harassing, obscene, racist, sexist, profane, sexually oriented, threatening, invasive of a person's privacy or that otherwise violates any law or encourages conduct constituting a criminal offense. RichAndFulfilling.com and ALTUS, Inc. reserve the right to amend these rules at any time without notice.

Property of ALTUS, Inc.

The entire website, including our membership list, forum names and website content is property of ALTUS, Inc.. It is not yours to use, share or duplicate outside of this website. Please tell others about this community (I'm a member of RichAndFulfilling.com!), but do not utilize the site name in any other way without permission from the site Management Team (including promotional, charitable and political activities). If you have a problem with a business please do

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not mention your association with RichAndFulfilling.com unless you have permission from the site Management Team to speak for the community as a whole.

Disciplinary Procedures

If a member of RichAndFulfilling.com has demonstrated he or she cannot behave, the member will initially have his/her profile banned and will eventually **LOSE** his or her username.

These procedures are only meant to be rough guidelines, as each profile, board, and content situation is different and may require other measures to ensure the community orientation of the site.

You Can Make RichAndFulfilling.com a Better Place

Our moderators can't be everywhere at once. Therefore, if you witness actions in boards, or other areas that you believe harms a guest, damages RichAndFulfilling.com or the good name of ALTUS, Inc., or violates RAFCT's or some third-party's rights, please make a note of the time/place where the event occurred and contact an RAFCT member or site admin immediately. If they aren't handy, please see our contact page.