

Wealth For The Workers

Terms and Conditions

All Members/Community Readers or those acting on behalf or representing the Members, who wish to join Wealth For The Workers abn: 90 238 838 578, must agree with the following terms and conditions as outlined below:

1. Members, Community Readers, Representatives and Agencies working on behalf of Wealth For The Workers', or anyone wanting to be part of the Wealth For The Workers' Team, are hereby known as 'Members' and Wealth For The Workers is hereby known as "WFTW".
2. Every Member must comply with the regulations, laws of the land, being State and Federal Law. The Member must comply with any stipulation that WFTW has made in relation to adhering to any needed changes in order to comply with the above. Further, it is the responsibility of the Member to ensure that their business behaviour fully complies with any Trade Practices Act (Competition and Consumer Act 2010) (ACCC), or Fair Trading Acts (State) or any equivalent stipulations.
3. Every Member that joins WFTW will behave in a manner according to the legal manner and rules, directions and Terms and Conditions of WFTW, and carry on the business of reading E.Books and introducing others to the E.Catalogue range of E.Books. If they wish to build their business, the first step is that they need to bring in 2 New Members to their team, and will monthly also buy the E.Products from the WFTW e.Catalogue each month when asked to "Activate".
4. Members of WFTW are required to purchase a one off **starter kit**, a yearly **admin fee** and an **E.Product Package** monthly to stay in as members and get compensation payments, achievement awards and rewards based only on production and not on payments for membership (as membership is free) or recruitment of other members.
5. Members agree to be paid per the Achievement and Rewards Plan of WFTW and know that this Plan may change at any time without the Member's agreement but with a month's prior notice. From time to time WFTW will want to add rewards and include different rewards and these will be made known in the Achievement and Rewards Plan which is on the WFTW website.

Activate

6. At any time, as a Member within an already existing team, you may be asked to 'activate' which means, that although you may not have yet yourself achieved 62 people in your own team, someone else has and as part of their team you will be expected to start immediately to pay for your E.Product package monthly knowing that other newer Members will be placed in your Team as the Teams expand. We will endeavour to ensure that **all** Members do have the required 62 Members, however, if you are being asked to activate and you do not yet have the required 62 Members, you are still required to Activate, as someone in your team does, and all Members must show patience that even though they may have less than 62 + members in their team, we are looking at a bigger picture and want to ensure that

everyone is treated fairly and no one has an advantage to anyone else. Your turn will come and by the time that comes, you should be very happy with the outcome.

All Members when asked to Activate must authorise their agreed upon financial institution to debit the following from their financial institution:

- 1) The **one off** starter kit (\$50 plus gst = \$55)
 - 2) The **annual admin fee** (\$50 plus gst = \$55)
 - 3) The **E.Book product package** payment monthly (\$125.00 plus gst = \$137.50)
7. If at any time the Members that they join (being the minimum of 2 to get the First Compensation allowances) cancel their membership, then that Member will be obliged to replace them. WFTW will give one month to have replacement members in place, so the next month's compensation can be allocated to that Member.
 8. The Member agrees to attend events whenever possible. WFTW requires all Members to attend weekly meetings in their local areas (if such meetings are available) or join in on weekly webinars or attend regional meetings wherever possible. It should be noted and encouraged that all new Members and all existing Members should also attend these weekly meetings so that they can be given all the up-to-date information, changes of E.Products, additions of products and Team Achievements and Rewards Plan, changes or additions. Also at these team meetings, Team Leaders will conduct training arenas so that Members may learn how WFTWs operates and the E.Products range, so the Members can confidently approach their friends, relations and people that you wish to introduce to the e.Catalogue.
 9. The Member also agrees that they are authorized to start up Book groups, to discuss the books of the month, to encourage social interaction and to at times with authorisation from the authors, have the authors talk at the meetings, to encourage other budding writers to write their E.Book.
 10. The Member agrees to pay a monthly E.Product package payment by direct debit from their credit card or PayPal account.
 11. The Member agrees to follow the Team Achievements and Rewards Plan in order to get their full benefits, awards, rewards and entitlements.

Please note: If the Member does not meet these requirements of getting new Customers and Members in, their entitlements are not flushed or removed from them as they remain in the system until the Member meets the requirements as per their positions that they achieve.

If a Member gets sick or has an accident and is unable to continue, then their entitlements will continue whilst they continue to pay their E.Book Product package, however in the event that the unthinkable occurs, and they pass away, their entitlements will cease if they have no one to take over their legacy and any last unpaid entitlements will be passed onto their estate.

If however, in their will or if they have contacted Wealth For The Workers, and have named someone who is willing to take over their position in the Team, the person so named takes on their ID number and that ID number now converts into

the new Team Member's name, with all the necessary contact details and banking details updated. The new Team Member must now follow the T and Cs if they wish to continue in WFTW.

12. If a Member wishes to sell their Team position, they are able to do so with the stipulation that the new Member (purchaser) is made fully aware of all the T and Cs and the Achievement and Rewards Plan, so that they can responsibly carry on the activities of running the business of the former Member. Before such sale is made, WFTW must approve this new person and is able to see that they are genuinely interested in performing the duties necessary for the success of their business.
13. All Members who have achieved the Title of Team Activator agree to subscribe to the Good News Newspaper www.thegoodnewsnp.com.au weekly to allow for humanitarian activities to occur, as half of this subscription goes to humanitarian projects. WFTW will deduct the \$10 monthly subscription from the Member's Compensation payments, and will be sent a weekly copy of the Good News Newspaper. This Good News Newspaper is also founded by Mr. and Mrs. Derek and Catherine White. The Member's agree for WFTW to extract their contact details and include them into the Good News Newspaper database for the purpose of receiving the weekly copy of the Good News Newspaper. If the Member wishes to receive the Good News Newspaper at a different email address than the one supplied to WFTW, then the Member can submit a different email address to WFTW for that purpose only.
14. Members agrees to undergo any Leadership Training that WFTW deems suitable for the Member with the desired result that the Member will continue to grow as a Leader in WFTW. This additional Leadership training will begin (if not already begun by the Member him/herself) when they achieve the title of Team Pioneer.
15. All Members are expected to support their team and nurture any new Members that need assistance so that they can rapidly achieve success as they have in WFTW.
16. WFTW is in no way responsible for the nature of the information in regards to complying with the laws, any local regulations and the Member is therefore held completely responsible for all of their business efforts and behaviour. WFTW may offer advice to assist the Member but has no onus or obligation to do this. If WFTW does offer advice the final behaviour and any advertising they may take out is still the total responsibility of the Member to ensure that it is legally proper and violates no law, statute, regulation or membership compensation condition. Should there be any loss incurred, there will be no liability put on WFTW. The Member acknowledges that it has not relied on any advice, changes, suggestions, comments or any other communications whether written or verbal from WFTW or any representation made by or on behalf of WFTW. The Member acknowledges that it has not acted on any advice given from WFTW. All advertising must be paid for by the Member using his/her name and WFTWs' name must never be used.
17. WFTW must approve each and every advertisement that a Member wishes to have published. WFTW has the right to refuse to have published any submitted

advertisement without explanation or reason. If any loss is incurred through this refusal, WFTW will not be held responsible for the failure to publish or the refusal to publish this submitted advertisement.

18. The Member commits to agree that if their desired advertisement contains the name, photographic or pictorial representation of any living person, that the Member has obtained the person's authorisation for that person's picture, name, copy or identity to be used in the proposed advertisement. The authorisation from the mentioned person must be included with the submission.

Actively Finding Retail E.Book Customers

19. It is a requirement of all Members no matter which position they have reached to actively find new retail customers to show them the WFTWs' E.Book catalogue to find an E.Book for them that will help improve their life in some way and ask them if they would like to purchase it.
It is a requirement that all Members build up as many retail customers as possible and help them to improve their lives by finding an appropriate E.Book that they are happy to purchase.
If it is appropriate without any high pressure sale practices employed in the process of getting to know your customer, you find that they may well benefit by being a WFTWs' Team Member, then you should ask them if they would like to be shown the Overview or any of the other materials supplied to show them the benefits available by being a WFTWs' Team Member and to professionally guide them through this process. The E.Catalogue is placed on the WFTWs' website and it will be updated as new authors come on board.

Errors

20. WFTW does not accept any responsibility for incorrect copy, text, advertisements, proposals, articles etc., either over the phone or emailed, faxed or stated by the Member. If an error is detected by the Member concerning a WFTW error, it is the duty of the Member to alert WFTW so that the error can be rectified. Once written approval has been given to the Member, WFTW accepts no further responsibility and cannot be held liable.
21. If the error or erroneous instructions have been taken over the phone, WFTW accepts no responsibility unless WFTW receives written confirmation of the instructions or copy before the deadline as shown in the appropriate Membership outline. If WFTW gets no notification of an error from the Member, WFTW accepts no responsibility for the further reoccurrence of the error.
22. If a Member signs someone up and puts them into an incorrect positions, the member is given 2 weeks to place the new person into the desired position. After 2 weeks the person cannot be moved to another position.
23. If a Member seeks assistance with:
- a) Incorrect achievements or rewards
 - b) Member Disputes
 - c) Any proposal to remedy a situation
 - d) Member positioning
 - e) Errors when signing in a new member

f) Other

then the Member contacts WFTW for a non-stressful, mutually beneficial collaboration.

All assistance shall be handled during normal working hours, excluding weekends and public holidays and between the hours of 9am to 5pm Monday to Friday.

Electronic interference or Breakdowns on Member Payments

24. WFTW will take no responsibility for any indirect or Direct loss in relation to any Banking disruptions or failures which prevent the receipt of a payment by WFTW or the Publishing of any e-books that WFTW has listed in their e.Catalogue whether it be any kind of communication from the Member whatsoever or any campaign. This is because WFTW has no control over phone, email, fax or banking lines or any internet or telecommunications provider or the breakdown of printers or machinery at the printers or any of the distribution company's errors. WFTW will however, handle swiftly any disruption to the payments once notified and work with the Member to rectify the situation.
25. If the Member's payment for their E.Product Package is not received by the due date for whatever reason, their monthly entitlements that they would normally receive will not be paid until the E.Product package payment for that month has been received by WFTW.
26. If for any reason WFTW does not receive the monthly E.Product payment by the due monthly date then WFTW will instruct the Member's financial institution to attempt to process the E.Product payment 3 times. Bank fees will apply. Any fees that WFTW get charged for late payments or non-payments will be forwarded onto the Member. The Member's E.Products' package will be withheld until payment is received. Also, the Members' entitlements will be suspended until the product package payment is received by WFTW.
- To give you an example of why we are forwarding on any bank costs for failed payments, if we have 100,000 monthly members and 5,000 of those members had failed payments for whatever reasons and WFTW were charged a \$25 dishonour fee by the financial institution then $5,000 \times \$25 = \$125,000$ cost would be incurred by WFTW.
27. From month to month, WFTW may
- a) change the proposed selection of the E.Books
 - b) change the category itself without consultation or notification of the Member
 - c) change the date of publication of that category.

If the Member has encountered considerable loss from 'b' or 'c' above then the Member is to notify WFTW within 4 days of delivery of the E.Book and give the circumstances and the repercussions, and WFTW will take actions and work out a suitable handling. WFTW accepts no responsibility for any direct or indirect loss on the part of the Member, fancied or realised by any feature of this clause.

Credit

28. WFTW has the right to refuse credit to a perspective Member. All monthly payments are to be paid in full by the Member by a monthly direct debit and the Member agrees to this. Payments are to be made to Wealth For The Workers' bank account electronically by a Direct Debit of their Visa Card, Master Card or PayPal, (not American Express). Proof of the receipt of the payment must be confirmed before Product allocation is made. The proof will be the Member's ID number which will be present in the transaction of the Direct Debit.
29. The Proof of Payment of the monthly E.Products will be the Member's ID number next to the payment in the WFTW's account, proving monthly E.Product payment has been received for that Member with that accompanying ID number.
30. If under special circumstances a credit line is granted by WFTW to a Member, all of the accounts must be paid in full by the due date which will be shown on the invoice issued to the Member. If the Member defaults and fails to pay the account by the due date, then a late fee of 5% will be added per month. If the account goes over the due date by one month, a Final Letter of Demand will be sent out to the Member and if this date of payment is not met with a full payment by the Member of all the invoice including interest and any other fees added on as necessary, the matter will be given over to a Debt Collection company to recover all outstanding amounts owing. Also, the Member's entitlements will be suspended and E.Products will not be emailed out to that particular Member until the matter is settled.

Failure to Pay

31. If payment of the monthly E.Products has not been received by WFTW, WFTW will try to direct debit three times, and will not make any entitlement payments until such monthly E.Product payments have been settled in full. If there has been an electronic error, an error outside of WFTW's control or realm of influence, then WFTW cannot be held responsible for any financial loss but will endeavour to handle the error at the earliest possible time. If after three attempts the payments are still not received by WFTW, the Members entitlements, rewards or awards will cease to be paid until the matter is rectified by the Member.

E-Book Product's Rate and changes in rates

32. The Member agrees to pay any rate increases that may be made effective from time to time at the discretion of WFTW.

GST

33. The Member agrees to pay the GST that is added to the costs of the products and services that WFTW delivers. WFTW will ensure that it includes the cost of the GST when giving prices to the Member and the Member agrees to pay this as part of the purchase price of the service or product. If the GST is not paid in full by the Member, WFTW has the right to not send out the E.Products until payment of the GST has been made along with the E.Product payment in full. Also any compensation payment payouts will be withheld until gst is fully paid by the Member.

Copyright

34. All photographs, copy, text or materials supplied by WFTW remain the property of WFTW and the Member acknowledges that WFTW retains the copyright of all such text, photos, illustrations or artwork. Further WFTW acknowledges the ownership of all of the eBooks, E.Products and materials from authors, illustrators, writers, photographers remain the copyright and property of that author, writer, illustrator that has provided the e.Material for the sale in the WFTW e.Catalogue.

P.O. Boxes

35. WFTW will not agree to allow a Member to join WFTW where a Member has used a P.O. Box for their address.

Member's Personal Details

36. The Member will agree to give WFTW their Full Name, and in addition, if applicable, any company name, ABN and street address (P.O. Boxes will not be accepted) and contact details at the time of requesting the membership and email address, also mobile and home phone numbers. From time to time WFTW will contact the Member to check on the accuracy of the Member's contact details. If the Member wishes to contact WFTW to let them know of any changes then the Member can do so by contacting Central Files Office at WFTW.

E-Book Products/ catalogues/ inserts/other...

37. WFTW will, to the best of their capabilities, ensure that all e.Inserts, e.Pamphlets, E.Books or any other accompanying e-Products are delivered to the Member's email address, however, if for some reason the said e-pamphlet, insert, flier, catalogue, or E.Book fails to be received by the Member, or fails to be received on time, or to the correct email address as prescribed by the Member, or distributes the material outside of the correct e-location, then the liability of WFTW, its employees, agents, subcontractors etc. shall be limited to the receipt of that specific e-product or other e-material and will be sent at the next convenient time and shall not in any circumstances extend to any consequential losses or damages suffered by the Member.

The Member must report by Phone or email any missing E.Products to WFTW's Production Team as at times emails end up in junk boxes or end up in cyberspace and WFTW will not necessarily know that the Member has not received their E.Product package monthly unless they are notified by that Member. WFTW will handle this situation by confirming the correct email address they have on file with the Member and send out another E.Product package after the email addresses have been confirmed as accurate.

Further, WFTW is looking at using Google Drive or Drop Box to send out the monthly E.Product package and there will be updates as they come through.

Entitlement requirements

38. The Member agrees to meet the Team Achievements and Rewards Plan requirements. The Team Achievements and Rewards Plan is on the WFTW website. If the Monthly E.Product Payment has been paid by the Member and the Member has agreed to go ahead with this system but has not supplied the needed information such as and accurate email address etc. on time per the Terms and Conditions, then WFTW cannot be held responsible for any failure in making the

Entitlement payments or delivery of the E.Products. Further, the Member agrees to let their own personal contacts know about the e.Catalogue and E.Books and any other E.Products or other E.Products from the e.Catalogue and encourage at least 2 other contacts of theirs to join WFTW as an immediate first step.

As the Member's team grows larger, the Member will be obliged to get more contacts into their team but always by encouraging them to read from the e.Catalogue first.

WFTW may change or adjust the Team Achievements and Rewards Plan in writing at any time as the need arises. Rewards are being designed and these will be listed on the website at a later stage. All these updates will be updated in the Team Achievements and Rewards Plan.

WFTW also clearly lays out the necessary production for acquiring new Members in the Team Achievements and Rewards Plan, and these Requirement steps have to be followed and achieved by the Members to ensure they are eligible to receive their entitlements throughout their journey.

Cancellations/Amendments

39. All Cancellations of the proposed E.Book orders are made 5 working days prior to the 10th of the month (when the E.Books would normally be sent out to the Member.) Any cancellations received after the 5 working days will be deemed cancelled in the following month. If a cancellation occurs, this will possibly affect the payment of any entitlements for the Member.
At this point, we are receiving no amendments to the three E.Books that are proposed each month.

Attempts at Ripping Members Out Of WFTW

40. If any Member is approached by an outside networking representative, with the purpose of pulling the Member out of this WFTW's company, and into the one that they are promoting, then the following will occur:
- a) The Member who has been approached is to report this offense to the Internal Affairs Office of WFTW.
 - b) The Member if they wish to leave WFTW and join the other Networking Company, have to resign from WFTW and promise to wait 1 year after said resignation before joining any other networking company.
 - c) If the above is not followed, and the WFTW member joins the other Networking Company before the one year wait period has expired, the matter will go before the legal office of WFTW and judgement of the case will be heard there. Legal action may be then made at the determination of the WFTW's Internal Affairs mediator.
 - d) If it has been proven that a Member has been approached by another WFTW Member with the purpose of 'stealing' that Member over to their own Team, WFTW strongly does **not** condone this activity and will strongly discipline the Member who has either tried to do this or has done it.
41. WFTW has the right to permit its legal entities to reuse or republish any E.Book or any other e.Publication in any electronic or digital form with the authorisation from the author's or their Publishing Agents for any purpose of being an E.Product and for any other authorized purpose, except if by running that E.Product it will inconvenience the Author who no longer is selling that item or service indicated in the E.Catalogue.

Authors, Writers, Publishers or Product Suppliers

42. All Authors, Writers, Publishers or Product Suppliers in the WFTW's e.Catalogue agree to invoice WFTWs monthly once WFTWs has informed them as to the number of monthly sales of their E.Books or E.Products and that invoice will be paid within one month of receipt by WFTWs. If for some reason WFTWs has not contacted the author, writer, Publisher or Product Supplier to let them know of the sales of their E.Product over that month, then it is the responsibility of the author, writer, Publisher or Product Supplier to alert WFTWs that they haven't been given notification of their E.Book sales for that month. WFTWs will have one week to supply this information to the author, writer, Publisher or Product Supplier.
- WFTW can use this E.Product in their WFTW e.Catalogue on an ongoing basis, knowing that the Author, Writer or Product Supplier will be paid for this. Further they agree to supply the mentioned E.Book in a pdf format, so that this can be downloaded by the Members who have bought that monthly e-product. They further agree to sign a legal agreement that outlines fully all the needed terms that both protects the Authors, Writers, Publishers and Product Suppliers and the WFTW.

Reverse Engineering

43. Members who have achieved the title of Team Leader and any other Title in the Presidential Circle and any Title between Team Leader and the Presidential Achievements when asked to do so, if the unthinkable happens and there are absolutely no more people left that can be added into the Membership, they will be asked by any new Members to become their Customers for a period of time until new Customers can be found.

Per [World Population Clock: 7.5 Billion People \(2017\) - Worldometers](http://www.worldometers.info/world-population/)
www.worldometers.info/world-population/

Population in the world is currently (2017) growing at a rate of around 1.11% per year (down from 1.13% in 2016).
The current average population change is estimated at around 80 million per year.

World Population Milestones

10 Billion (2056)

The United Nations projects world population to reach 10 billion in the year 2056.
8 Billion (2023)

World population is expected to reach 8 billion people in 2023 according to the United Nations (in 2026 according to the U.S. Census Bureau).
7.5 Billion (2017)

The current world population is **7.5 billion** as of April 2017 ^[1] according to the [most recent United Nations estimates](#) elaborated by Worldometers. The term "World Population" refers to the human population (the total number of humans currently living) of the world.

Reference: <http://www.worldometers.info/world-population/>