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Publisher agrees to accept, but reserves the right to limit, cash, certified check or money order, personal or business check, MasterCard, Visa or Discover for payment of fees and products ordered by the Author. Fees are payable in advance. Author agrees to assume liability for any banking or administrative fees incurred by Publisher to collect these funds, including, but not limited to returned check charges or credit card reversals.

This Agreement and the rights and obligations of the parties under this Agreement shall be governed, construed, interpreted and enforced in accordance with the domestic laws of the State of Michigan, regardless of any choice of law or conflict of law provision or rule of any other jurisdiction. The rights and obligations of the parties under this Agreement shall be heard only in a state court in Kalamazoo County, Michigan, or in a federal district court in the Western District of Michigan. The parties hereby irrevocably consent to the jurisdiction of the state of Michigan and to venue in either a state court in Kalamazoo County, Michigan or in a federal district court in the Western District of Michigan.

Author shall indemnify, defend and hold harmless Publisher, its subsidiaries and affiliates, from any and all claims, debts, demands, suits, actions, proceedings, and/or prosecutions ("Claims") based on allegations which, if true, would constitute a breach of any of the foregoing warranties by either party, and any and all liabilities, losses, damages, and expenses (including administrative and attorneys' fees and costs) in consequence thereof. This Agreement shall be permanently binding on the heirs, executors, administrators, successors or assigns of Author. Author verifies that he/she is at least 21 years of age or this is signed by their legal guardian on their behalf and with full knowledge.

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