

BizReflections Forum Rules and Regulations

Effective September 20 2026

These Rules and Regulations are designed for an Ontario-operated business forum and reflect common community moderation practices

Purpose and acceptance

BizReflections is a business learning and discussion forum. Its purpose is to help entrepreneurs and professionals exchange practical experience, lessons, questions and business intelligence in a calm, useful environment. It is not a marketplace, advertising channel, political forum, religious forum or spirituality forum.

By registering, accessing, posting or participating in the forum, you agree to these Rules and Regulations and to any linked Terms of Use and Privacy Policy. If you do not agree, do not use the forum. These rules apply to public posts, replies, profiles, usernames, images, links, private messages sent through the forum and any other member-submitted content.

Rules at a glance

Rule	What it means
Business topics only	No religion, politics or spirituality. Keep every contribution directly relevant to business.
No arguments or hate	No hostile, inflammatory, demeaning or combative exchanges. Disagree with ideas calmly; never attack people.
No promotion	No advertising, solicitation, lead generation, sales pitches, affiliate links or disguised promotion.
Share experience, not sales copy	You may explain what your business taught you when the purpose is learning and the presentation is factual and non-promotional.
Protect people and rights	No harassment, threats, discrimination, doxxing, impersonation, defamation, privacy violations or intellectual-property infringement.
Moderators decide	Administrators and moderators interpret and enforce these rules in context and may remove content or restrict accounts.

1 Business only subject matter

Posts and discussions must have a genuine and direct business purpose. Suitable topics include entrepreneurship, operations, finance, marketing, technology, customer service, leadership, workplace practices, professional development and lessons learned from running or supporting a business.

2 No religion politics or spirituality

Religious, political and spiritual content is not permitted. This is a content rule, not a membership rule: people of every lawful belief, creed, political viewpoint or absence of belief may participate, but they must not introduce or debate those subjects on the forum.

- Do not post religious teaching, scripture, prayer, worship content, proselytizing, anti-religious advocacy or debates about religion or creed.
- Do not post party politics, election content, campaigning, endorsements, political fundraising, commentary about politicians or ideological debates.
- Do not post astrology, divination, energy healing, manifestation, supernatural claims or other spirituality content.
- A neutral reference required to explain a legal, regulatory, market or workplace issue may be allowed only when it is directly relevant to business, limited to what is necessary and not used to invite ideological debate. Moderators decide whether this exception applies.

3 No arguments hate or instigation

BizReflections welcomes different business experiences, but it does not permit arguments. Members must address ideas calmly, factually and respectfully. Stop participating when a moderator instructs you to stop.

Prohibited conduct includes:

- personal attacks, insults, ridicule, name-calling, humiliation, baiting, dogpiling or hostile sarcasm;
- repeatedly challenging, provoking or pursuing another member after the discussion has become combative;
- hate speech, slurs, dehumanizing content or content that promotes hatred or hostility toward a person or group;
- harassment, bullying, stalking, intimidation, threats, extortion or encouragement of violence or self-harm;
- discriminatory content targeting race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, marital or family status, disability or any other ground protected by applicable law; and
- retaliation against a member who reports conduct in good faith.

The meaning of “argument,” “instigation,” “hate,” “hostility,” “promotion” and similar terms is intentionally broad and will be determined by the Forum Administrator and moderators in context. Their assessment may consider wording, tone, repetition, surrounding conduct, likely effect, member history and attempts to evade a rule. Nothing in this discretion authorizes unlawful discrimination.

4 No advertising promotion or solicitation

Advertising or promoting a business, product, service, event, opportunity or personal brand is prohibited unless the Forum Administrator has given express written permission for a specific forum feature or post.

Prohibited promotion includes:

- sales pitches, offers, coupons, discount codes, price lists, product catalogues, calls to buy, book, subscribe, register, donate or contact you for services;
- affiliate, referral, tracking, crowdfunding, recruitment, multi-level marketing, investment solicitation or lead-generation links;
- repeated business names, slogans, logos, testimonials, product photos, service lists, keyword-stuffed posts or signatures designed to attract customers;

- unsolicited direct messages, cold outreach, contact harvesting or moving members off-platform for a commercial purpose;
- job postings, vendor requests, surveys, contests or events posted primarily to benefit the poster without prior approval; and
- disguised advertising, including fabricated questions, reviews or educational posts whose real purpose is exposure, traffic, backlinks or sales.

You may identify your business and share its story, challenges, decisions, mistakes and lessons when that information is necessary to the discussion. Keep it factual and educational. Do not include purchase links, calls to action, repeated praise, exaggerated claims or an invitation to contact you commercially. A profile link does not create a right to promote in posts or messages.

The Forum Administrator and moderators have final discretion to decide whether content is promotional. A violation may result in immediate removal of the content and blocking or permanent suspension of the account, including on a first occurrence.

5 Respectful and lawful participation

- Use a truthful identity or consistent professional pseudonym. Do not impersonate a person or organization or falsely claim credentials, results, affiliations or endorsements.
- Do not publish content that is defamatory, fraudulent, deceptive, obscene, sexually explicit, exploitative or otherwise unlawful.
- Do not publish another person's address, phone number, private email, financial information, health information, confidential business information or private communications without lawful authority and appropriate consent.
- Do not upload malware, attempt unauthorized access, scrape member data, disrupt the forum, automate abusive activity or evade a suspension or block.
- Do not manipulate engagement through coordinated posting, fake accounts, artificial reviews or deceptive voting.
- Do not use the forum to arrange unlawful transactions or to facilitate infringement, fraud, violence or other harm.

6 Accuracy and professional responsibility

Distinguish personal experience, opinion and verified fact. Do not knowingly post false or materially misleading information. Correct significant errors promptly and disclose relevant conflicts of interest. When relying on statistics, quotations or third-party claims, identify a reliable source where practical.

Forum content is general information and peer discussion. It is not legal, accounting, investment, medical, tax or other regulated professional advice. Members must not present individualized professional advice unless lawfully qualified to do so, and readers must obtain appropriate independent advice before acting.

7 Intellectual property and member content

Post only content you own or are lawfully permitted to use. Do not copy articles, images, trademarks, confidential materials, software or other protected works without permission or a lawful basis. Brief quotations and links must be properly attributed and must remain within applicable law.

You retain ownership of content you create. By submitting content, you grant E Presence Consultants Inc. a non-exclusive, worldwide, royalty-free licence to host, store, reproduce, format, display and distribute that content as reasonably necessary to operate, secure, moderate, promote and archive the forum. This licence ends when the content is deleted from active systems, except for reasonable backup retention, legal

obligations and material already lawfully shared or incorporated into forum records. You represent that you have the rights needed to grant this licence.

Rights holders may report alleged infringement through the BizReflections contact channel and should identify the protected work, the disputed material, its location, their contact information and the basis of their claim. BizReflections may remove material while reviewing a report.

8 Privacy and confidentiality

The forum is not confidential. Public posts may be read, copied, indexed, quoted or shared by others. Do not post trade secrets, privileged material, client information, employee information or anything you are not authorized to disclose.

Personal information is handled under the BizReflections Privacy Policy and applicable Canadian privacy law. The Privacy Policy should separately explain what is collected, why it is collected, consent, service providers, retention, safeguards, access and correction requests, complaint handling and breach procedures. Members must not collect or reuse forum member data for marketing or another unrelated purpose.

9 Reporting and cooperation

Report suspected violations through the forum reporting tool or the contact method published on BizReflections.ca. Include the post or profile link and a short explanation. Do not start a public confrontation, recruit others to attack the member or file knowingly false or abusive reports.

Reports will be reviewed as reasonably practicable. BizReflections does not promise confidentiality, a particular outcome or a response time, but will limit disclosure where reasonably possible. Members must cooperate honestly with moderation and security reviews.

10 Moderation and enforcement

E Presence Consultants Inc., the Forum Administrator and moderators may, but are not required to, review content before or after publication. To protect the forum and enforce these rules, they may take one or more of the following actions at any time:

- decline, edit, move, label, hide, lock or remove content;
- ask a member to revise a post or stop an exchange;
- limit messaging, posting, profile or account features;
- issue a warning or place an account under moderation;
- temporarily suspend, permanently ban or block an account, device, address or related account;
- preserve relevant records and notify hosting, security, rights-holder, regulatory or law-enforcement bodies where reasonably necessary or legally required; and
- take other proportionate steps needed to protect members, the forum or third parties.

Enforcement may be immediate and may occur without prior notice, particularly for promotion, instigation, hate, threats, harassment, privacy violations, evasion, security risks or unlawful content. Moderators may consider severity, context, repetition, impact, prior conduct and apparent intent. Similar cases may produce different outcomes when their facts differ. Failure to enforce a rule once does not waive the right to enforce it later.

11 Review of a moderation decision

A member may submit one concise, respectful request for review through the published contact channel within 14 days of the decision. The request must identify the account and decision and explain any factual

error. Abusive, repetitive or promotional appeals will not be considered. A person not involved in the original decision may review the matter where reasonably practicable. The final review decision rests with E Presence Consultants Inc. There is no right to reinstatement.

12 Account eligibility and security

You must be at least 18 years old and legally capable of agreeing to these rules. Provide accurate registration information, keep credentials secure and promptly report suspected unauthorized access. You are responsible for activity conducted through your account unless applicable law provides otherwise. Accounts are personal and may not be sold, transferred or shared.

13 No endorsement and third party links

Member content represents the member's views, not those of BizReflections or E Presence Consultants Inc. Moderation, publication or a link does not mean endorsement, verification or approval. Third-party sites and services have their own terms and privacy practices; access them at your own risk.

14 Availability disclaimer and limitation of liability

The forum is provided on an "as available" basis. To the extent permitted by law, E Presence Consultants Inc. does not guarantee uninterrupted access, error-free operation, preservation of content, member identity, accuracy of member submissions or any business outcome. Members are responsible for maintaining copies of material important to them and for evaluating information before relying on it.

To the maximum extent permitted by applicable law, E Presence Consultants Inc. and its directors, officers, employees, contractors, affiliates and moderators will not be liable for indirect, incidental, special, consequential or punitive loss arising from use of the forum, member conduct, loss of data or reliance on member content. Nothing in these rules excludes or limits liability that cannot lawfully be excluded or limited, or removes a non-waivable right or remedy under applicable law.

15 Responsibility for claims

To the extent permitted by law, you are responsible for losses, claims and reasonable costs caused by your unlawful content, your infringement of another person's rights or your material breach of these rules. This provision does not require you to cover a loss caused by the negligence or unlawful conduct of E Presence Consultants Inc. and does not limit non-waivable rights.

16 Changes suspension and termination

BizReflections may change these rules to address legal, security, operational or community needs. Material changes will be posted with an updated effective date and, where required, additional notice or consent. Continued use after the effective date constitutes acceptance only to the extent permitted by law. BizReflections may change, suspend or discontinue all or part of the forum, subject to applicable law.

17 Governing law and severability

These rules are governed by the laws of Ontario and the federal laws of Canada applicable in Ontario, without regard to conflict-of-law principles. Subject to any mandatory consumer or other legal rights, disputes relating to the forum will be brought before the courts located in Ontario, Canada. If a provision is found unenforceable, it will be limited or removed only to the minimum extent necessary, and the remaining provisions will continue.

18 Contact

Questions, reports, privacy requests and moderation review requests may be submitted through the contact method published on BizReflections.ca. Do not post sensitive personal information in a public thread.

Forum is owned and operated by e-presence Consultants Inc.

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