



# dp Research and Education

A Private Membership Association



## ﴿﴾ Membership Agreement ﴿﴾

### Introduction:

The nature of a **private membership association (PMA)** is that the actions of its members, their discussions, and any trade that takes place one with another proceeds in the private rather than public realm exclusively among its members. The privileges, rights, and responsibilities do not extend to any man or woman who has not agreed to the terms of the membership association. The members conduct their communication and trade in "private" rather than in public and can therefore avoid the regulation, statutes, and oversight of government authorities whose jurisdiction it is to concern "**IT-self**" with "the public welfare".

Each member is free to correspond with any other member within the bounds of the membership agreement free from any external regulation, governance, review, or rebuke as long as the activities do not jeopardize the health and safety of its members. The activity, sharing, and responsibilities among members are as sacred and private as any member might have with their spouse or any one of their progeny (kids). Beyond this private membership association, it is no one's business what we do, discuss, trade, or share among the members of the association. All activities and communication are private matters among the specified members.

For this reason, trade of value for value among members for both items of property and services can proceed without taxation. While *commerce* can be regulated and taxes levied for corporate entity activity among the states by government, **international trade** in private is exclusive of government jurisdiction at federal and state levels in the United States of America (republic).

### Article 1: Association Intentions

The intention of the **dp Research and Education Private Membership Association (dpRE)** is to foster among its members a cooperation to greater education and understanding of the topics and activities we now share, may discover, and to which we may expand as we proceed into the future. Our intent will be to assist each member with the topics and concerns specific to their goals while bringing value of greater knowledge and skills to the group. "Where no counsel is, the people fall: but in the multitude of counselors *there is safety.*" [Proverbs 11:14]

The "dpRE" is a fully informed voluntary meeting of the minds of free people as living souls in a natural, real capacity freely and peaceably associating supporting the intent, purpose, express provisions, terms, conditions and principles set forth in this agreement.

Named and organized by its founder, David Alan Pandone, topics of discussion and spheres of influence will likely begin with and include Christianity, education, publishing, writing, business, personal finance, investing, asset management, estate planning, photography, graphic design, music, freedom, sovereignty, good food, wine... and frankly anything else in which we might together take interest whether related to these, my own areas of interest at the time of founding, or anything new!

### Article 2: Member Responsibilities

The responsibility of members is to treat one another with respect, to seek the edification of your fellow members, and in all actions and decisions to seek to improve the value of membership in order to attract other curious, educated, and talented minds to our discussions and activities. As the association is conducted in private, no restrictions are placed on topics of interest, though the

"edification" of members precludes exercising a degree of wisdom in how, when, and to what end any topic of discussion may be undertaken or pursued.

**Examples:** [1] Discussing investment in penny stocks in short-term day trading may be interesting for experienced investors and managers of their own portfolio, however, such a discussion in the presence of a younger, inexperienced high school student with little to no living expenses or capital to invest may prove to be irresponsible considering their risk tolerance and exposure to such risk in reference to their investing experience. [2] Likewise, discussing themes of a spiritual nature in a forum attended by a minor child without their parent(s) present does not show wisdom or respect for the parental role for that family.

You are expected to (1) keep a copy of this membership agreement for your records, (2) email a scan (.pdf) or US Post a copy bearing your autograph or authorization<sup>1</sup>, and to (3) register and maintain a profile with davidpandone.com where the "dpRE" membership roster is maintained through member profiles. If you are in business or offer services in trade to other members, you are expected to provide basic contact information with your profile and/or link to your website where your business services, terms of service, and fee schedule can be reviewed by other members.

Spam, junk, or behaviors on dpRE platforms by non-members or those determined to harass members through profile information, email, contact information, forums, posts, or social media are grounds for revocation of membership. In the event that your actions in regard to other members is questioned, the terms to which you agreed and which have been accepted by the association's other members will be the basis upon which actions are evaluated, including everyone's right to peaceably assemble (First Amendment).

### **Article 3: Member Qualification**

An association membership is offered to one man or woman and is not intended to extend to spouses or family, and *shall not transfer under any circumstances* to any one for whom membership was not applied, offered, and terms which are accepted by he or she so named in the agreement. Since topics of finance, investing, or of a spiritual nature may be pursued, certain profile information may be required including but not limited to a real {first name}, {year of birth}, and {home state} as such can have a bearing on the application and accuracy of information in regard to that member. Incomplete profile information is grounds to suspend membership without refund until completed. Information submitted with intent to mislead or defraud is grounds for immediate revocation of membership. Additional information may be required for financial or other services offered member to member and shall be managed and protected by the members offering and seeking such service. Neither dpRE association, members, principal member, founder, or platforms used by the association, including davidpandone.com, are responsible for information beyond that required for basic profile.

Membership will be offered *for consideration* so there will be no time, participation, nor attendance requirement as members trade in consideration for their membership the value to which they agree at the time of their application. Annual, monthly, or temporary levels of membership consideration are subject to change as the needs or requirements of the principal member and desired service and logistics of the member association may require.

Prospective members can be referred by current members in recommendation to the association with respect to each man or woman's character, integrity, thirst for knowledge, willingness to assist other members, and acceptance of the terms of the membership agreement until they either cancel their membership or such membership is revoked. If a membership is revoked, the consideration for membership is forfeit without regard to the level or pro-rating of the term of membership at the time of revocation. Membership dues are non-refundable as membership benefits are intangible and impossible to quantify according to value in reference to any applied term. Look before you leap.

---

<sup>1</sup> A wet ink signature or scan thereof is *best*, but an emailed .pdf with electronic signature will do.

Membership proceeds and continues at the pleasure of the founder and/or present principal member. In certain cases the input, guidance, or will of the membership may be sought in particular situations, which at the point of this writing, remain to be seen.

#### **Article 4: Benefits of Membership**

Members access only one main benefit: the privilege and protections of private association absent oversight or interference by external parties or assumed authority; which is a very wide net. Members are owed nothing further.

Services may be offered by members to members which are always conducted as a private matter among the specific members. In association you are able to access as available the experience, perspective, skills, and knowledge of a group of people with similar interests from which you can benefit from a larger frame of reference and body of knowledge than your own. Connections among people can also be highly valuable as we each have a lifetime of experience and people that we know and can call upon for help and guidance and to whom we might recommend others.

In consideration of research and exploration of new or unexplored topics of interest, a larger number of people can split research into sections and accomplish more in less time with higher accuracy than if any one of them were working alone. Such approach yields quicker results with higher quality. In addition, while one member may not be available due to schedule conflicts, it is likely that another member may be able to assist you with their knowledge and experience if the member you sought may not be available to help.

#### **Article 5: No Warranty nor Guarantee**

Neither the association members as a body, any sub-group or member severally, nor the founder and/or principal member can offer the membership or any member severally any level of warranty or guarantee to the quality or accuracy of the information, service, or property exchanged among its several members. **Each member assumes the responsibility to participate, consider, evaluate, verify, and enact their chosen actions or decisions which they assume of their own volition and solely at their own risk.** If you seek trade or service from another member, your agreement for such extends privately between the two members and does not imply the consent, approval, or any guarantee or warranty of the association. Members are expected to demonstrate high moral character and to proceed with the utmost of integrity in dealing with other members of the association, but decisions made by members are solely the responsibility of members making those decisions. Obvious lapses in character and integrity will be met with inquiry and where such character or integrity are observed to be lacking, the offending member will be dismissed from membership.

Your qualification for membership includes **your agreement to "hold harmless"** this association, any several groups, its members severally, its current and past principal member, and its founder from liability to any and all harm that may befall you from access, exposure, use, implementation, or lack of understanding of the topics, knowledge, strategies, property, or service that a member may obtain by other members or to which they may be exposed. We're big boys and girls; we expect members to behave as such: look before you leap.

Q&A

Terms of membership and the membership agreement for this private membership association are subject to change without notice. If membership terms change during the course of your membership, the terms for which your membership currently proceeds will apply until your current membership lapses, is revoked, or is renewed under the updated terms.

☞ **Acknowledgement:** ☞

I , do hereby agree to these terms set forth to guide my membership with this the

**"dp Research and Education Association",**

a private membership association, whose membership terms expressed herein, as well as whose intent, spirit, and values I will endeavor to uphold and support to the best of my ability for as long as I maintain a membership in good standing therewith.

by:

by: 



David Alan Pandone All Rights Reserved

Select Membership:     Annual                     Monthly                     Temporary

Select Payment<sup>3</sup>:     Paid on dp.com     Invoice Me     Check Enclosed

**Required Membership Information:**    \* required

<small>first name*</small> <input type="text"/>	<small>last name</small> <input type="text"/>	<small>birth year*</small> <input type="text"/>
<small>state*</small> <input type="text"/>	<small>city</small> <input type="text"/>	<small>country*</small> <input type="text"/>
<small>private email*</small> <input type="text"/>	<small>public email (trade inquiry)</small> <input type="text"/>	<small>phone number</small> <input type="text"/>
<small>website URL</small> <input type="text"/>	<small>fee schedule URL</small> <input type="text"/>	
<small>business description</small> <input style="height: 50px;" type="text"/>		
<small>skill set</small> <input style="height: 50px;" type="text"/>		

reminder: update your site profile with a photo or avatar

**Submit Application to:**

dpRE PMA at davidpandone.com  
c/o 1902 West Union Hills Drive #43287  
Phoenix, Arizona [PCE: 85027]

(or hold form to submit in person)

**or email to:**

(req'd for "invoice me" option)

davidpandone@gmail.com

**<https://davidpandone.com/>**

<sup>2</sup> member applications for those under 18 require additional authorization signature of a parent.

<sup>3</sup> see website dpRE PMA membership for current consideration fees and easy online settlement.