

JACKSON AREA ASSOCIATION OF REALTORS®

POLICY AND PROCEDURES MANUAL

-A-

ADVERTISING -

1987 - Only REALTOR members and Affiliate members may advertise information through the Association office bins, group emails, etc. (Staff)

AFFILIATE-OF-THE-YEAR AWARD -

9/14 - The Affiliate Representative of the Year Award will be given out annually at the Member Recognition GMM. Nominations will be sent out to the membership each January. Award winners will be selected by the Executive Committee from the nominations received the first year, with the following year's winner being chosen by the Executive Committee and the past year's Affiliate Representative of the Year winner and continued each year thereafter as the Executive Committee and past year's Affiliate Representative of the Year. (see addendum O)

9/14 - The Affiliate-Firm-of-the-Year Award has been discontinued.

AFFILIATES -

2/06 - Affiliate members will be asked to speak at any JAAR events prior to any non – JAAR members.

APPLICATION -

11/91 - If an existing member opens an office there shall be no additional cost from the Association, other than the \$25 transfer fee. (Membership)

10/05 - The application fee shall be \$400 for a new sales agent and \$150 for affiliate member offices.

5/07 - The application fee shall be \$25 for real estate office/support staff.

ARBITRATION -

11/02 - Arbitration filing fee is \$300.00. (Directors)
Amended 4/15

3/93 - In the event of a controversy between REALTORS associated with different firms arising out of their relationship as REALTORS, the REALTORS shall submit the dispute to arbitration in accordance with the National Association of REALTORS Arbitration Manual rather than litigate the matter. In the event clients of REALTORS wish to arbitrate contractual disputes arising out of real estate transactions, REALTORS shall arbitrate those disputes in accordance with the National Association of REALTORS Arbitration Manual provided the clients agree to be bound by the decision.

The terms "controversy", "dispute", and "arbitrable matter" are defined as synonymous with those contractual issues and questions, including entitlement to commissions and subagency questions and compensation, that arise out of the business relationships between REALTORS, and between REALTORS and their clients and customers. A client of a REALTOR® principal may invoke the facilities of the Board in a business dispute with a REALTOR® principal of the REALTORS® firm (or both) arising out of an agency relationship, provided the client agrees to be bound by the arbitration. In the event of such request and agreement the Board will arbitrate the dispute subject to the Board's right to decline arbitration based on the amount involved or the legal complexity of the dispute. A REALTOR® principal may also invoke arbitration against his client but no arbitration may be held without the client's voluntary agreement to arbitration and to be bound by the decision. (Revised 05/01)

Any member, client, or customer authorized to do so may request arbitration by the Association. The request shall be in writing, indicating the nature of the controversy, and the amount in dispute, and must be accompanied by the required arbitration filing fee. The request may be on an Association form or other form permitted by law. The Secretary (or Executive Officer) shall refer the request to the Grievance Committee for determination within the time specified by the Association's professional standards procedures as to whether the matter is properly subject to arbitration, and as to whether the circumstances imposed a mandatory obligation to arbitrate or whether arbitration is voluntary which shall be conducted only if all parties voluntarily agree to arbitrate, be bound by the decision and pay the applicable filing fee.

The Arbitration Agreement must include: "This Agreement shall be deemed an arbitration agreement within the meaning of the Revised Judicature Act, Section 5001, et seq, MSA 27A.5001 et seq.; and Michigan Court Rules of 1985, Rule 3.602. The undersigned further agree that a Judgment of any Circuit court shall be rendered upon the aware made pursuant to this Agreement. (Professional Standards)

2/98 Interboard Arbitration Fee is \$350. (Professional Standards)
Amended 5/15

2/11 As specified in the arbitration procedures in the current NAR Code of Ethics and Arbitration Manual, each request for arbitration should be referred to the Board's Grievance Committee for consideration as to whether the matter is appropriate for arbitration. In the event the Grievance Committee determines that a matter is properly arbitrable, that information should be provided to the Board Secretary (or Board Executive Officer), who will then notify both the complainant and respondent that the matter has been deemed arbitrable and that the Board's mediation procedures are available. The Board Secretary or a Mediation Officer will inquire of each party as to whether they will participate in the mediation procedures. If both parties respond affirmatively, the matter will be referred to the selected and assigned Mediation Officer, who will contact the complainant and respondent and establish a mutually convenient time and location for the mediation.

11/10 Effective January 1, 2002, the duty of local Boards and Associations to provide mediation services established in Article IV, Section 2 of the Bylaws of the NATIONAL ASSOCIATION OF REALTORS® can be met through provision of mediation services by local Boards and Associations; through multi-Board/regional cooperative enforcement agreements; or through agreement/arrangement with the state association.

- 12/02 Arbitration appeal fee is \$150 deposit and deposit will be returned if the prevailing party is the party that filed the appeal. (Directors)
- 6/12 It shall be the duty and responsibility of every REALTOR[®] member of this association to abide by the Constitution and Bylaws and the rules and regulations of the association, the Constitution and Bylaws of the State Association, the Constitution and Bylaws of the NATIONAL ASSOCIATION OF REALTORS[®], and to abide by the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS[®], including the duty to mediate and arbitrate controversies arising out of real estate transactions as specified by Article 17 of the Code of Ethics, and as further defined and in accordance with the procedures set forth in the Code of Ethics and Arbitration Manual of this association, as from time to time amended.
- 2/16 If an award has been rendered in an arbitration hearing, the nonprevailing party must, within ten (10) days following transmittal of the award, either (1) pay the award to the party(ies) named in the award or (2) deposit the funds with the Professional Standards Administrator of the Association to be held in an escrow or trust account maintained for this purpose. Failure to satisfy the award or to deposit the funds in the escrow or trust account within this time period may be considered a violation of a membership duty and may subject the member to disciplinary action at the discretion of the Board of Directors.
- 2/16 An automatic late filing payment fee of \$500 for awards under \$5,000 and \$1,000 for awards over \$5,000 will be imposed for failure to timely deposit the award in escrow.

ATTORNEYS -

- 1988 - The Executive Committee shall once a year review the Attorney/Client relationship for the Association and make appropriate recommendations to the Board of Directors. (Executive - annually November)
- 2017- A fee of \$1500 will be paid to the JAAR Attorney to attend the NAR Annual Legal Update.

ATTENDANCE -

- 1988 - The Executive Vice President shall have the authority to close the Association Office due to inclement weather.
- 2/94 - Absence by a Director for three (3) regular meetings of the JAAR Directors in any given calendar year without an excuse deemed valid and approved by the JAAR Directors or six (6) total absences shall be construed as a resignation. The director can request a review by the Board of Directors if that director wishes to fulfill his or her term. Any request for an excused absence must be stated in writing or via telephone to the staff prior to the Board of Directors meeting. The JAAR Directors (exclusive of the Directors whose absence is under consideration) shall determine the validity of the reason for the absence. Directors are allowed to Facetime/Skype into a meeting while on vacation (EVP) Amended 1/08, 10/11, 8/12, 7/16.

AUDIO VISUAL EQUIPMENT -

- 1987 - Audio Visual equipment shall not leave the Association Office. (Staff)

AUTOMOBILE EXPENSE -

- 3/93 - Unless transportation is provided by JAAR, any staff member will be reimbursed mileage at the IRS rate for out-of-town meetings. (Executive)

-B-

BUILDING RENTAL SPACE -

- 11/02 - The room rental charge for members is \$60 for one-half day or \$120 for one full day for any meetings held at the Association Office. The nonmember charge is \$100 for one – half day and \$200 for one full day. After hours fee is \$50 per hour. Fee is to cover heat, electricity, staff time, cost of coffee, clean up and the T1 computer access. (Directors – annually)
Amended 6/15

BUILDING CRISIS MANAGEMENT REPORT -

- 7/90 - Building Crisis Management report is attached to this Policy and Procedures Manual. (see addendum A) (Building - annually)

-C-

CODE OF ETHICS -

NEW MEMBER CODE OF ETHICS ORIENTATION -

- 6/04 - Applicants for REALTOR® membership and provisional REALTOR® members (where applicable) shall complete an orientation program on the Code of Ethics of not less than two (2) hours and thirty (30) minutes of instructional time. This requirement does not apply to applicants for REALTOR® membership or provisional members who have completed comparable orientation in another association, provided that REALTOR® membership has been continuous, or that any break in membership is for one (1) year or less.

Failure to satisfy this requirement within 90 days of the date of application (or, alternatively, the date that provisional membership was granted), will result in denial of the membership application or termination of provisional membership.

NOTE: Orientation programs must meet the learning objectives and minimum criteria established from time to time by the NATIONAL ASSOCIATION OF REALTORS®. (Adopted 1/01), (Amended 11/10).

CONTINUING MEMBER CODE OF ETHICS TRAINING -

Effective January 1, 2017, through December 31, 2018, and for successive two year periods thereafter, each REALTOR® member of the association (with the exception of REALTOR® members granted REALTOR® Emeritus status by the National Association) shall be required to complete ethics training of not less than two (2) hours and thirty (30) minutes of instructional time. This requirement will be satisfied upon presentation of documentation that the member has

completed a course of instruction conducted by this or another association, the State Association of REALTORS®, the NATIONAL ASSOCIATION OF REALTORS®, or any other recognized educational institution or provider which meets the learning objectives and minimum criteria established by the NATIONAL ASSOCIATION OF REALTORS® from time to time. REALTOR® members who have completed training as a requirement of membership in another association and REALTOR® members who have completed the New Member Code of Ethics Orientation during any two (2)-year cycle shall not be required to complete additional ethics training until a new two (2)-year cycle commences.

Failure to complete the required periodic ethics training shall be considered a violation of a membership duty. Failure to meet the requirement in any two (2) year cycle will result in suspension of membership for the first two months (January and February) of the year following the end of any two (2)-year cycle or until the requirement is met, whichever occurs sooner. On March 1 of that year, the membership of a member who is still suspended as of that date will be automatically terminated. (Adopted 1/01, Amended 11/08, Amended 11/2016)

COMMITTEES -

- 2/90 - Committees shall be funded at the discretion of the Board of Directors. (Directors)
- 4/90 A committee member must attend two thirds of the meetings held for the year in order to receive credit for being on the committee. The EVP and President will determine the amount of meetings each committee will have for the year. Staff will monitor the attendance and send out appropriate letters of warning as needed.
- 9/06- After three unexcused absences from a committee meeting, a member will be removed from the committee.
- 12/13 A minimum \$35 RPAC contribution to be received by March 1 each year is required in order to
Amended 12/16 serve on the Governmental Affairs Committee.

CONFIDENTIALITY -

- 3/93 - Upon request a member may review their own member file at the Association office. (EVP)
- 2/15 - JAAR considers certain information to be confidential and sensitive information (CSI). CSI information shall be secured and/or encrypted. Only employees with a need for CSI information in the course of their work at JAAR, will have access to CSI data. Systems containing CSI information will be evaluated and updated on a regular basis for compliance purpose.

CONTRACTS -

- 7/90 - CONTRACTS/COMMITMENTS made in the name of the Jackson Area Association of REALTORS must be made in the name of the Association and include the Executive Vice President or the Membership & Administrative Manager as the contact person, the Association office as the address to receive such contracts, and must carry the authorized signature of the Executive Vice President, President or President-elect with the approval of the Board of Directors. (Executive)

CONVENTIONS -

- 7/90 - Convention Accountability - Officers and delegates of the Association must supply a verbal report substantiating their activities of the State and National meetings any time that their attendance is being in part or in whole paid for by the Association. (EVP/President)
- Delegates must attend a minimum of the Delegate Body meeting and give a written report within ten (10) days. (EVP/President)
- 3/00 - For purposes of representing the members of the Jackson Area Association of REALTORS® as a delegate to the National Association of REALTORS® Delegate Body meeting, only the president of the JAAR shall vote on behalf of the membership of the JAAR. However, the President of the JAAR may designate another member of the JAAR Board of Directors or the President of the Michigan REALTORS® as an alternate delegate to the NAR Delegate Body meeting.
- 1/03 - The JAAR President and President-elect shall attend the NAR Annual Convention if the annual budget allows. (Executive)

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DISCRIMINATION -

- 3/93 - In addition to applicable federal statutes, the Association shall adhere to the Elliott- Larsen Civil Rights Act, effective March 31, 1977, which defines the civil rights and prohibits discriminatory practices, policies and customs in the exercise of those rights. Elliott-Larsen protects the opportunity to obtain employment, housing and other real estate and the full and equal utilization of public accommodations, public service, and educational facilities. It prohibits discrimination based on religion, race, color, national origin, age, sex, height, weight or marital status and preserves the confidentiality of records regarding arrest, detention, or other disposition in which a conviction does not result.
- The Association shall not permit or tolerate discrimination on the basis of disability as defined by the Americans With Disabilities Act, effective July 26, 1992. Individuals are protected by ADA if they have: (a) a physical or mental impairment that substantially limits one or more major life activities such as working (b) a record of such impairment, such as individuals who have recovered from cancer or drug addiction (c) a perceived impairment. The Association shall strive to remove architectural and communication barriers that limit access to public areas where such removal is readily accessible. Whenever necessary, the Association will make reasonable accommodations for disabled and handicapped persons for purposes of employment, equal utilization of public accommodations, public service, educational or housing facilities, but not when such accommodation imposes an undue hardship. (Staff/Executive)

E-

EDUCATION –

- 7/89 - Members may borrow video tapes and books from the Association office. If a tape or book is lost or damaged, the member shall pay a replacement cost. (Staff)

- 3/92 - The Professional Development Committee will not endorse or contract with any outside schools or instructors that conflict with the goals and objectives of the Professional Development Committee. The committee reserves the right to make decisions pertaining to the courses and instructors who will be teaching subject to Board of Directors approval. (Professional Development)
- 7/93 - REALTOR members who teach an association mandated education course will be paid \$25 for a 1/4 day and \$50 per 1/2 day. Paid on an annual basis. The funds to pay education instructors for required education classes will come from the Professional Development budget. (Education)
- 3/05 - Education Achievement Award Certificates will be given to those members with two designations. A pin and a certificate will be given to those members that have three or more designations. These are to be given out at the annual awards banquet.
- 6/09 - In an education event, materials provided may include company logos but does not allow the presenters to promote their business or self promotion in the course of the presentation. If the presenter in being compensated to teach the class, compensation may be withheld if found in violation of this policy. Any educator found in violation of this policy may be removed as an instructor.

EDUCATIONAL EVENTS –

- 2/89 - There will be a 48 hour cancellation clause on all events. If someone does not show, no monies will be refunded. (AMENDED 7/05)
If a cancellation is made in less than 48 hours of the event, the registration fee will be forfeited with a minimum of a \$10 charge depending on the registration fee for the event. If the registration fee has not been paid, the registration fee will be billed. (AMENDED 12/13)
- 3/00 - Lunch and Learns can be cancelled or postponed if there are less than 10 registrants 48 hours in advance of the session.
- 3/95 - Affiliate members and other outside services will be allowed the opportunity to announce any **educational** events that will benefit our members via the newsletter, at meetings, on e-mail, through the bin system, and by purchasing mailing labels. The price of the mailing labels by office will be \$10 and by member \$20. Approval of such is to be granted by a member of the Executive Committee and the EVP. (Executive)
- 12/95- A \$10 cancellation charge will be billed to the members through the MLS billing who sign up for an educational event and do not show. (Professional Development)
- 9/01- The use of cell phones is prohibited during any association sponsored activities.
- 7/08 - A \$15 processing fee charge will be assessed to any member that requests to be billed for an event where the registration fee is more than \$100. If the registration fee is less than \$100, then the Association will not bill the fee.

ELECTRONIC LOCKBOX SYSTEM –

2/11 - The lockbox system is an activity of the Association, therefore, every REALTOR® and REALTOR – Associate® and every non – principal broker, sales licensee and licensed or certified appraiser affiliate with a REALTOR®, shall be eligible to hold a key subject to their execution of a lease agreement with the Association.

1/03 - Key Card Policy, Audit Information and the Administration of Electronic Lockbox System is attached to this manual.

11/99 - All REALTOR members (including lifetime and senior) are responsible for paying their annual lockbox portion of their dues unless they decline such information, services, - lockboxes or keypads or others means of access to lockboxes – or products and not be charged for them by submitting a written notice to the Board of Directors by May 15 of each year. If such notice is not provided, members will be charged according to the following: (Amended 11/10)

A \$10 per month lockbox user fee will be billed to all JAAR/JMLS users and a \$15 per month user fee will be billed to any JMLS-ONLY users (non-JAAR). (see Addendum M)

Every JAAR REALTOR member will be billed \$30 annually for administration of the system, every non-JAAR REALTOR (JMLS only) user of the system will be billed \$35 annually and every NON member REALTOR user will be billed \$35 annually. (Amended 5/07, 10/10)

All JAAR REALTOR members will be billed annually for lockbox fees and ActiveKey key fees. These fees will be included on the annual agent MLS billing with refunds on those fees to be given quarterly if a member drops membership and requests a refund in writing. (Amended 1/14).

6/04 - All JAAR REALTORS with a ActiveKey must pay a **\$11.50 lease fee per month** and a **\$100 key deposit**. All JMLS-ONLY Participants/Users (non-JAAR) with a ActiveKey must pay an **\$18 lease fee per month (billed quarterly)** and a **\$100 deposit**. All NON member REALTORS with an ActiveKey must pay a **\$20 lease fee per month (billed quarterly)** and a **\$100 deposit**. If a keyholder reports their key lost or stolen and requests a first time replacement key, they must pay a \$200 deposit. (The key deposit and the entire lease fee previously paid are forfeited.) They must also pay the replacement cost for the key in the amount of \$249, during any term of the lease. (amended 1/14)

Affiliate members may lease an ActiveKey with a **\$13 lease fee per month** and a **\$100 key deposit** paid to JAAR. However, if the key is lost or stolen and the cardholder requests a **first time replacement key, they must pay a \$200 deposit**. (The key deposit and entire lease fee previously paid are forfeited.) Affiliate members may not check out lockboxes or an ekey professional. (amended 1/14)

If a keyholder reports their key lost or stolen and requests additional replacement keys, they must pay no less than three (3) times nor more than four times the amount of the initial deposit if JAAR member, JMLS-only (non-JAAR), NON member REALTOR, and/or Affiliate member.

Deposits for keys will be kept in a special account for refund upon return of the key unless forfeited upon loss of key. At the expiration or termination of the lease, keyholder shall reimburse JAAR the replacement cost of any equipment not returned or returned damaged. (Amended 3/06, 1/09)

2/99 If a DR requests a shackle code for a lockbox on a newly listed property but it is assigned to the previous broker, it can be given provided the DR signs a form acknowledging responsibility for that lockbox. Upon removal of the lockbox, the DR also agrees to deliver it to the JAAR office.

6/99 Keys must be returned to the Association Office within 10 days of resignation from the Association. If not returned, the DR will be billed for the cost of the key.

11/99 - All REALTOR members (including lifetime and senior) are responsible for paying their annual lockbox portion of their dues unless they decline such information, services, - lockboxes or keypads or others means of access to lockboxes – or products and not be charged for them by submitting a written notice to the Board of Directors by May 15 of each year. (Amended 5/07)

2/09 - New members may make quarterly payments for lockbox fees, (which are billed with JMLS dues) at the same cycle as current members.

4/06 - It is prohibited to give out combination lockbox information to anyone other than a licensed appraiser, home inspector or real estate licensee that does not have an appointment. It would be a violation of this policy to give the combination of a lockbox to a potential purchaser of a home.

1/09 - A member that is in violation of the above policy will be allowed to pay a \$100 fine unless they wish to take the matter before a hearing where they could be subject to a fine of at least \$250. The \$100 fine will be assessed the first time an agent is found to be in violation of this policy if the violation is not contested. Any additional offenses will be subject to a hearing and the sanctioning guidelines will be followed as determined by the hearing panel.

11/06 - If a member orders a lockbox removed from a property by a locksmith and the lockbox is found to have nothing wrong with it as determined by the locksmith, the member will then be responsible for the cost of the locksmith to remove the lockbox from the property and the current replacement cost of the lockbox.

12/06 All JAAR REALTOR members will be billed annually for lockbox fees and ActiveKey fees. These fees will be included on the annual agent MLS billing with refunds on those fees to be given quarterly if a member drops membership. (amended 1/14)

5/08 Any cardholder that does not adhere to the ActiveKey lease agreement will be assessed a fine of \$500.

1/09 Users that do not comply with the ActiveKey audit will have the key inactivated immediately and will be billed the replacement cost of the inactivated ActiveKey. That bill will be due and payable within 15 days. (amended 1/14)

1/09 If a user complies with the ActiveKey audit after the due date, a late fee of \$100 will be

- assessed. (amended 1/14)
- 11/10 No one shall be required to lease a key from the Association except on a voluntary basis.
- 12/11 There will be a charge of \$250 to any office who does not comply with the lockbox audit.
- 12/11 Member offices are allowed to have lockbox inventory in the amount of 10% of their active/pending listed inventory.
- 1/12 The replacement fee for lost lockboxes will be the going market rate, at the discretion of the Lockbox Task Force.
- 12/12 There will be a \$10 restocking fee for members requesting a refund for lost lockboxes (previously paid for) that have been found and returned.
- 1/14 Amended 6/16 Non Member access codes can be given to non member REALTORS[®], appraisers or inspectors for a time frame of 2-72 hours by the listing agent/office or JAAR staff. **Non Member access codes shall NOT be given to JAAR members.** A member that is in violation of the above policy will be assessed and allowed to pay a \$100 fine unless they wish to take the matter before a hearing where they could be subject to a fine of at least \$250. The \$100 fine will be assessed the first time an agent is found to be in violation of this policy if the violation is not contested. Any additional offenses will be subject to a hearing and the sanctioning guidelines will be followed as determined by the hearing panel.

ELECTRONIC MAIL (EMAIL) -

- 8/05 - Group email service will be available to the members, thereby allowing staff to send a real estate related email to JAAR/JMLS members at the same rate as the current group fax rate (\$5 per group).
- 1/10 - The membership email list is available for purchase to the REALTOR Members and Affiliate Members of the Jackson Area Association of REALTORS membership in an electronic format at a cost of \$20.
- 1/10 - JAAR REALTOR Members and Affiliate Members of the Jackson Area Association of REALTORS[®] may place announcements to the JAAR Facebook group for \$5 as a member service.
- 7/14 - JAAR REALTOR[®] and Affiliate members can request a group email list at no charge.

EXECUTIVE VICE PRESIDENT -

- 7/94 - The EVP Evaluation Procedures are attached to this policy and procedures manual. (see Addendum G) (Executive)
- 1/97 - The Sample Chief Staff Executive Continuation Policy is attached to this policy and procedures manual. (see Addendum N)

EXECUTIVE VICE PRESIDENT EVALUATION COMMITTEE -

8/95 - The current year's EVP Evaluation Committee is to be responsible for forwarding copies of minutes, interviews, and findings each year to the next year's EVP Evaluation Committee.

EXECUTIVE COMMITTEE -

1982 - The past president is part of the Executive Committee. (Executive)

EXPENSES -

1988 - The Executive Vice President shall turn in monthly expense reports, if expenses are incurred, to the President for reimbursement. (President)

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FAX MACHINE -

1/06 - Membership use of JAAR's fax machine for local usage will be at no charge. Long distance usage will be at a fee of \$.50 per page.

FINANCIAL -

1988 - All Association checks shall require two signatures. (Executive)

1988 - The Association is authorized to deduct expenses from an employees wages that were incurred by the employee, such as telephone expenses. (EVP/President)

1988 - The Executive Committee shall once a year review the Accountant/Client relationship for the Association and make appropriate recommendations to the Board of Directors. (Executive - annually November)

5/89 - Financial Statements will be available to the General Membership at their request.

12/89 - The Association shall have no less than a three month reserve of operating expenses, if feasible. (Directors)

12/89 - The Association shall have an established reserve account of no less than three months operating expenses if feasible. (Directors)

1/90 - The authority of investing the Association Reserve Funds will be given to the Executive Committee who shall have the flexibility to determine how the funds shall be invested. (Executive)

2/90 - MR Committee Members may be reimbursed at the current IRS rate and MR convention registration fees for attendance at MR conventions, if they file an expense report with the EVP within 30 days of attendance in order to be reimbursed. (Directors – 1996, Amended 2/06)

2/91 - Anytime there is an outstanding debt of \$100 or more owed to the Association it should be referred to small claims court, after all options pertaining to the procedures established in

the bylaws have been exhausted. (Directors)

2/93 - Upon the Board of Directors' determination that JAAR should have an audit, the Board of Directors shall select by resolution, a Certified Public Accounting firm to conduct the audit. For all other years, the Board shall employ a CPA firm to conduct an annual review of JAAR's books and records. (Directors – 2007, Amended 2010)

1/94 - The Association Treasurer has the authorization to spot check cancelled checks at any time and should go over the financials with the EVP annually. The President may assist or designate another director to assist in the auditing process if necessary. (President)

7/94 - All Directors are invited to attend the annual budget meetings if they have an interest in the budget process.

12/98 - The Executive Vice President will assign, in advance, a staff member or director to be responsible for monies at events.

9/09 - The EVP will provide financial training to the JAAR leadership, which will be incorporated into the new director orientation.

5/11 - Any check that is returned back to JAAR shall be charged a \$35 returned check fee.

2/15 - Requests for reimbursement must be substantiated with receipts for all lodging costs and other expenses greater than \$75. Expense reports and request for reimbursement forms are provided by JAAR.

Actual expenses will be subject to the maximum allowed when applicable.

Mileage is reimbursed at the current IRS allowable rate.

All reimbursement requests should be submitted prior to 12/31 of the year in which the expense was incurred.

ASSET CAPITALIZATION -

4/15 - Purpose – This accounting policy establishes the minimum cost (\$500) that shall be used to determine the capital assets to be recorded in the Company's books and financial statements. This policy is effective January 1, 2014.

Capital Asset Definition and Thresholds – A “Capital Asset” is a unit of property with a useful life exceeding one year and a per unit acquisition cost exceeding \$500. Capital assets will be capitalized and depreciated over their useful lives. The Company will expense the full acquisition costs of tangible personal property below these thresholds in the year purchased.

Capitalization Method and Procedure – All Capital Assets are recorded at historical cost as of the date acquired. Tangible assets costing below the aforementioned threshold amount are recorded as an expense for the Company's annual financial statements (or books). In addition, assets with an economic useful life of 12 months or less must be expensed for both book and financial reporting purposes.

Documentation – Invoices substantiating the acquisition cost of each unit of property are to be retained for a minimum of five years beyond the useful life of the asset.

- 10/16 A minimum charge of \$5 is required in order to bill forms on the quarterly office invoice.
- 9/17 10% of all event proceeds will go into the JAAR general operating account to cover administrative costs.

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GENERAL MEMBERSHIP MEETINGS -

- 8/95 - The GMM program is the responsibility of the Professional Development Committee and/or another committee as outlined in the Strategic Plan, and that all agenda items are to be coordinated between staff and the current President.
- 2/99- Affiliate members may sponsor a General Membership Meeting at a rate of \$300.
- 3/04- Any GMM new business topic must be submitted 48 hours prior to the GMM with Executive Committee approval on whether it will be allowed.
- 5/06 Members must be present to win the 50/50 drawing at the GMM and if they are not present, the entire 50/50 drawing goes to that month's charity.
- 5/06 Existing affiliates can receive a \$50 discount off their GMM sponsorship fee if they sponsor more than one meeting in a year.

GRIEVANCE -

- 1985 - Grievance and Professional Standards Committees have a joint training session every year at the state level. Members serving on the committees must take the session every three years. (Grievance - 1999/Professional Standards)
- 4/14 The Grievance Committee shall not ask for responses from the Respondents.

-H-

HOLIDAYS -

- 3/93 - Good Friday (1/2 day), Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve Day (1/2 day), Christmas Day, New Years Eve Day (1/2 day), New Years Day. **1/2 day holidays** - Staff will be on a rotating basis with at least one employee in the building. If any of the holidays fall on Saturday or Sunday, staff will be given a floating holiday to be taken at the EVP's discretion. (Directors)

-I-

INSURANCE -

2/94 - The Association insurance policies are to be reviewed every two years. (EVP)

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JURY DUTY -

4/90 - The Association recognizes the Civic Obligations of the employees who are called for "Jury Duty". The Association/MLS will pay the difference in pay between jury pay and the employee's regular pay for a maximum of 21 days. In the event the employee is not called to serve on a particular day, the employee shall report to their normal work schedule. (EVP/President)

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LEGAL -

1985 - A fee of \$250 each will be paid to Association Legal Counsel for attending the MAR and NAR Legal Seminars. (Directors)

3/92 - A JAAR member in good standing, upon written request, is entitled to have JAAR'S balance sheet as of the end of the preceding fiscal year, its statement of income for such fiscal year, and if prepared by the corporation, its statement of source and application of funds for such year mailed to them. Also, a member, may examine for any purpose in person or by agent, or attorney, during usual business hours, minutes of the General Membership meetings and make extracts therefrom. Information will be provided within ten days of the written request. (Executive)

7/94 - The Legal Counsel Position Description is attached to this policy and procedures manual. (see Addendum H) (Directors)

-M-

MASTERS AWARD -

5/94 - The Masters Award Guidelines are attached to this Policy and Procedures Manual. (see addendum K) (Member Services)

MEDIA -

1992 - The Executive Vice President shall be the designated spokesperson for the Media in all areas for the Jackson Area Association of REALTORS except the Executive Vice President shall not comment on individual business practices and procedures of offices. (Executive)

MEETING MINUTES -

1988 - The minutes of the Board of Directors shall be sent to a member upon request. (Staff)

MEMBERSHIP -

- 5/97 - If a current or past member passes away monetary contributions may be made as follows: 0-
Amended 6/16 10 years - \$100; 11-20 years - \$200 and 21+ years - \$300.
- 1987 - When a member addresses the directorship in writing, a written reply shall be made back to
the member. (EVP/President)
- 7/89 - The Association will bill all Designated REALTORS based on licensees whose names
appear on the Dept. of Commerce computer printout for Association dues from the date of
issuance of license, within the current fiscal year, common sense shall prevail. (Membership
– 1997, Amended 2/06)
- 7/89 - If an existing REALTOR office makes a name change, notice shall be given in writing to
the Association and a fee of \$10 shall be paid. (Membership)
- 1/90 - Attendance at Association functions is limited to REALTOR Members, Affiliates,
Administrative Staff, and guests of REALTOR members. (Membership)
- 6/90 - A complimentary membership shall be granted to the Home Builders Association.
(Membership)
- 12/91 - All membership drops are to be originated by the Designated REALTOR and the
Association will contact the agents for verification of the drop. (Membership)
- 12/91 - Any other classification of membership (i.e., affiliate, institute affiliate, etc.) is subject to the
same provisions outlined as a REALTOR member regarding payment of any financial
obligations of membership (such as 10% late penalty for nonpayment of annual dues.
(Membership)
- 5/92 - A \$100 fine shall be assessed against the Designated REALTOR for each licensee not
reported to the Association within 30 days of affiliation with a REALTOR member. This
fine will be in addition to the dues assessment provided. (Membership)
- 8/93 - The billing cycle of the Jackson Area Association of REALTORS will be an October to
October cycle. Members will be billed for one full year of JAAR local dues, MR and
NAR dues. Billings will go out no later than October 1st, due and payable no later than
October 31st. If not paid by November 1st, member is suspended and a 10% late fee will be
assessed thru November 30th. If not paid by December 1st, membership will be terminated.
Reinstatement after termination is in accordance with the bylaws. (Membership)
- 09/08 REALTOR® members may pay their annual JAAR dues in installments as follows: JAAR dues plus
Amended 9/16 a \$25 assessment is due by October 31st and the NAR/MR dues amount plus a \$25 assessment due
by February 15th. If not paid by March 1st, membership will be suspended. If not paid by March
15th, membership will be terminated.
- 12/08 - If a member resigns prior to December 31 of a calendar year and they have elected to use
the payment option, they are released from their obligation to pay their Michigan and
National Association of REALTORS® dues for the coming year.

- 2/09 - If a JAAR member pays their MR/NAR dues late, any late fees charged by either MR or NAR will be passed on to that member for payment.
- 6/01 - Local dues will be waived for Lifetime Members and local dues will be waived for Senior members. Lifetime members must still pay NAR/MR dues. Senior members who wish to participate in health coverage through MR must pay NAR/MR dues. (Membership)
- 2/13 Lifetime Membership - Any person who has held membership in the Jackson Area Association of REALTORS® as a REALTOR®, REALTOR-ASSOCIATE®, or a combination of both, for a consecutive period of 40 years is eligible for Lifetime membership. Current Lifetime members are grandfathered in under the previous policy.
- 12/93 - REALTOR Members and Affiliate Members of the Jackson Area Association of REALTORS will be allowed to purchase membership mailing labels and/or receive the information on a disk or in label format (addressed to offices only) at a cost of \$20 per set. (Amended 11/05, 1/10)
- 5/94 - The NAR dues rate for Institute Affiliate Members is \$105.
- 10/94- Affiliates are allowed unlimited number of representatives as long as they pay the appropriate dues. The designated representative assigns the other representatives.
- 3/95 - A 90 day probationary period will be granted for new members that have paid all their fees (application fee and dues) with the understanding that they are to attend the first available orientation class. If orientation is cancelled due to the lack of registrants over the 90 day period, extensions are to be granted.
- 3/96 - Members may rejoin the Association within one year of their termination date for \$200 reinstatement fee and the prorated dues. **(revised 2/21/01, Orientation is not required)**
Amended 10/15/08
- 10/08 - Reinstatement fees are as follows: REALTORS with a lapse of JAAR membership between one (1) to fourteen (14) days must pay a \$25 reinstatement/transfer fee. REALTORS with a lapse of JAAR membership between fifteen (15) to thirty one (31) days must pay a \$100 reinstatement fee. REALTORS with a lapse of JAAR membership between thirty-two days (32) to one (1) year must pay a \$200 reinstatement fee. REALTORS with a lapse of JAAR membership more than one year must re-apply and pay full application fee.
- 1/06 - All new JAAR members are required to be sworn in at a general membership meeting. If a new member is unable to attend a general membership meeting, they may be sworn in at the Association Office.
- 2/06 - All JAAR member service providers are required to offer the discount for a full twelve months for endorsement.
- 5/07- Real estate office/support staff may join the Association at a cost of \$25 for an application fee and \$120 a year for membership dues (\$10 per month prorated).
- 10/09 - A waiver of JAAR local dues only may be submitted to the Executive Vice President in writing and for medial purposes only. A request for a medical waiver must include written

proof of the medical reason(s) from the treating physician. If the medical reason pertains to an immediate family member (spouse, parent, or child), JAAR will accept a letter from the Designated REALTOR, individual agent, or treating physician.

Upon approval by the JAAR Board of Directors, the waiver of local dues will be effective immediately for each approved individual for the ensuing year. Upon reinstatement of active membership, prorated dues will be assessed to the individual.

1/11 - The JAAR application fee is \$200 for transferring REALTORS® from other Associations.

MEMBER SERVICE/AWARD PROGRAM

(FORMERLY MILLION DOLLAR CLUB)

4/96 - The Rookie-of-the-Year is to be chosen primarily on production.

11/12 Business cards will be collected from members who attend Association meetings and events to be put into a drawing for member service participation awards at the annual awards GMM.

-N-

NOMINATING COMMITTEE -

7/90 - The Nominating Committee has established guidelines and criteria for an individual to be nominated to the Board of Directors. This is attached to the Policy and Procedures Manual. (see addendum B) (Directors)

6/05 - Any member wishing to run for directorship must be a member of JAAR for no less than three (3) years from the beginning term date and may not have been found guilty of the Code of Ethics. (Amended 7/14)

7/14 The Nominating Committee shall meet one month prior to the nominations deadline.

7/14 All nominees are required to fill out an application to submit their nomination.

-O-

OFFICE HOURS -

8/01 - The office hours of the Association are 9:00 a.m. to 5:00 p.m. Monday through Friday. (Directors)

ORIENTATION -

9/89 - A letter from the Association will be mailed to all registrants of orientation giving the exact time and location of the class. The class will begin promptly at 9:00 a.m. with registration from 8:30 - 9:00 a.m. One hour will be given for lunch. (AMENDED 1/97)

8/90 - Anyone who has paid the application fee, taken the Orientation class and desires to be a member of the Jackson Area Association of REALTORS, must remit dues within 90 days after they make application (dues are calculated back to date of licensure), or retake

- orientation and pay the Application fee. (Orientation)
- 11/90- Orientation class must be taken in three (3) consecutive days in the same month. Orientation consists of two full days, Tuesday, Wednesday, and one half day Thursday. (AMENDED 1/97)
- 11/90 - Real Estate Office Personnel and Affiliate Members of the Association are allowed to attend Orientation at no cost. These people will not be counted as part of the five membership participants needed for Orientation. (Orientation)
- 3/91 - JAAR endorses the use of the Dispute Resolution System and incorporates DRS in the Orientation Program. (Orientation)
- 5/92 - Any new licensee wishing to sign up for orientation class must have the Application Form completely filled out with the appropriate fee and signed by the licensee's broker before the licensee will be allowed to register. (AMENDED 1/97)
- 1/93 - Current members are allowed to attend Orientation at no charge. However, if the member wants a manual he/she must pay the orientation fee. (Orientation)
- 9/94 - The Orientation fee is part of the application fee. (Orientation)
- 9/94 - A licensee signing up for orientation must do so by 12:00 p.m. on the Friday preceding the week of orientation. (AMENDED 1/97)
- 9/94 - Any member of another board joining our association may have the option of waiving any portion of orientation that they have previously taken at another board, if they can prove so in writing from the other board. The forms and governing documents sessions are to be required. (Orientation)
- 3/95 - A 90 day probationary period will be granted for new members that have paid all their fees (application fee and dues) with the understanding that they are to attend the first available orientation class. If orientation is cancelled due to lack of registrants over the 90 day period, extensions are to be granted.
- 10/95- If an orientation instructor is found to be promoting his/her own business/self interest or speaking negatively against a competitor, he/she shall be removed as an instructor at the discretion of the Board of Directors. (Orientation)
- 1/97 - If more than 10 minutes late or has been removed from the class due to disruptive behavior, that student will be required to retake that portion only at the next scheduled orientation class.
- 1/97 - If you are absent from any section of orientation without notice, you will be required to retake the entire two and one half day orientation class.
- 1/99 - When there are 10 or less students registered, it will be left to the discretion of the Chairperson or the EVP's discretion whether to cancel the class and cancellation will be made no later than 12:00 noon the Friday before class is to begin. (Amended 8/06)
- 9/01- The use of cell phones, laptops and tablets are prohibited during orientation. (Amended 4/14)

- 3/04- Affiliates may sponsor lunch for all orientees.
- 1/05 - Any promotion of members or nonmembers or their services during orientation is strictly prohibited.
- 2/06 - Orientation instructors will be on a two – year rotation to allow for new instructors and if there aren't any new instructors waiting to be put in rotation then the instructors will remain.
- 2/06 - New instructors will be put into rotation at the beginning of a new year, and the instructor that has been on the committee longest will be rotated out for a year.
- 2/06 - New instructors are required to sit in on the session they will be teaching before they are included in the rotation.
- 2/12 - A \$50 late fee will be charged to any new member who does not take orientation within the first or second opportunity. If they do not take it by the third opportunity they must reapply and pay another application fee.

-P-

PERSONNEL -

- 1988 - The duties of office staff shall be the sole responsibility of the Executive Vice President. (EVP)
- 1988 - The discipline of personnel is the responsibility of the Executive Vice President with full documentation of events. (EVP)

PETTY CASH -

- 1996 - Petty cash shall be in an amount no greater than \$275 and shall be replenished as needed with written documentation of the disbursements. (EVP)

PROFESSIONAL STANDARDS -

- 1985 - The Professional Standards and Grievance Committees shall have joint training sessions. Members of the committees shall take the training session every three years. (Professional Standards)
- 2/00 - Professional Standards Committee members and Grievance Committee members will be assigned a 3 year (staggered) term effective January 1, 2000.
- 9/02 - There will be a filing fee of \$200 for an ethics appeal.
- 9/02 - An administrative fee of \$150 will be due to JAAR from any member found in violation of the REALTORS® Code of Ethics.
- 3/05 - The names of Code of Ethics violators will be published after a second violation occurs within a three (3) year period.
- 11/06 - If JAAR has to participate in the enforcement of an arbitration award, then the party that is refusing to pay the award must pay the legal costs of JAAR to enforce the award in

court.

- 12/15 Ombudsman Procedures (see addendum P)
The EVP will serve as the Ombudsman.

-Q-R-

REALTOR-OF-THE-YEAR AWARD -

- 5/94 - The REALTOR-of-the-Year Award Guidelines are attached to this Policy and Procedures Manual. (see addendum F) (ROTY)
- 2/03 - The chairperson of the ROTY Committee will be the fifth past ROTY for consistency purposes. (Directors)

RECORD RETENTION POLICY -

- 5/89 - The record retention policy for all Association documents including Professional Standards and Association records, is attached to this Policy and Procedures Manual. (see addendum C) (Directors)

ROOKIE-OF-THE-YEAR AWARD -

- 9/93 - The Rookie-of-the-Year Award Guidelines are attached to this Policy and Procedures Manual. (see addendum I) (Member Services)
- 12/96 - The Rookie-of-the-Year Award decision is to be based primarily on production. In the event of a tie, a comparison of committee and community involvement is to be done.

RPAC/POLITICAL AFFAIRS -

- 1988 - The Jackson Area Association of REALTORS shall not make endorsements or financial contributions to judgeship races. (Political Affairs)
- 5/95 - When an affiliate member office sponsors a hole at the annual RPAC Golf Outing, they will be allowed to bring promotional items to give away (with no deadline). In other words, if an affiliate member office does not sponsor a hole, they will not be allowed to bring promotional items to be given away. (RPAC)

-S-

SANCTION POLICY -

- 12/08 - As stated in Article VI, Section 2 of the Bylaws of the Jackson Area Association of REALTORS®, upon applying and becoming a member of JAAR, members agree to comply with the bylaws, policies and procedures, and other governing documents of JAAR. Therefore JAAR may, in accordance with Article VI, Section 2 of the JAAR Bylaws, sanction members who violate the JAAR Bylaws, policies and procedures, and

other governing documents.

The sanctions issued by JAAR will be determined by hearing procedures and may include one or more of the following:

- (a) Letter of Warning with copy to be placed in member's file;
- (b) Letter of Reprimand with copy to be placed in member's file;
- (c) Requirement that member attend the ethics portion of the Board Indoctrination Course or other appropriate course or seminar specified by the Hearing Panel which the respondent could reasonably attend taking into consideration cost, location, and duration;
- (d) Appropriate and reasonable fine not to exceed \$5,000 (Revised 5/02);
- (e) Member placed on probation for a stated period of time not less than thirty (30) days nor more than one (1) year;*
- (f) Membership of individual suspended for a stated period not less than thirty (30) days nor more than one (1) year with automatic reinstatement of membership in good standing at the end of the specified period of suspension. The thirty (30) day minimum and one (1) year maximum do not apply where suspension is imposed for a remediable violation of a membership duty (e.g., failure to pay dues or fees or failure to complete educational requirements). The Directors may order suspension unconditionally, or they may, at their discretion, give the disciplined member the option of paying to the Board, within such time as the Directors shall designate, an assessment in an amount fixed by the Directors, which may not exceed \$5,000 and which can be utilized only once in any three (3) year period, in lieu of accepting suspension. But, if the conduct for which suspension is ordered consists of failure to submit a dispute to arbitration, the Directors may not permit the disciplined member to avoid suspension without submitting to the arbitration in addition to paying the assessment, unless in the meanwhile the dispute has been submitted to a court of law without any objection by any party that it should be arbitrated;** *** (Revised 5/04)
- (g) Expulsion of individual from membership with no reinstatement privilege for a specified period of one (1) to three (3) years, with reinstatement of membership to be by application only after the specified period of expulsion, on the merits of the application at the time received (decision should be written clearly articulating all intended consequences, including denial of MLS participatory or access privileges); (Revised 4/96)
- (h) Suspension or termination of MLS rights and privileges may also be utilized. Suspension of MLS services may be no less than thirty (30) days nor more than one (1) year; termination of MLS services shall be for a stated period of one (1) to three (3) years; (Revised 5/02)

*Probation means that another form of discipline recommended by the Hearing Panel will be held in abeyance for a stipulated period of time which may not exceed one (1) year. Any subsequent finding of a violation of the Code of Ethics during the probationary

period may, at the discretion of the Board of Directors, result in the imposition of the suspended discipline. Absent any subsequent findings of a violation during the probationary period, both the probationary status and the suspended discipline shall be considered fulfilled, and the record shall reflect the fulfillment. (Revised 11/96)

**\$5,000 is the maximum fine that may be assessed regardless of the number of Articles of the Code of Ethics that a member is determined to have violated in any given hearing. It is noted that a “reasonable and appropriate” fine may vary from \$1 to \$5,000 and should relate to the gravity of the offense and objective of the proposed sanction. (Revised 5/02)

***Boards are advised that they should be guided by the provisions of Part Four, Section 24, Initial Action by Directors, and Part Ten, Section 56, Enforcement, of this Manual. Judicial enforcement should be used to enforce any award in arbitration. (Revised 9/87)

(i) REALTORS® who participate in MLS or otherwise access MLS information through any Board or Association in which they do not hold membership are subject to the Code of Ethics in that Board or Association on the same terms and conditions as Board members. Discipline that may be imposed may be the same as but shall not exceed the discipline that may be imposed on members. Boards entering into regional or reciprocal MLS agreements are encouraged to include provisions requiring signatory Boards to respect, to the extent feasible, decisions rendered by other Boards involving suspension or expulsion from membership or from MLS. (Revised 4/96)

In addition to any discipline imposed, Boards and Associations may, at their discretion, impose administrative processing fees not to exceed \$500 against respondents found in violation of the Code of Ethics or other membership duties. Any administrative processing fee will be in addition to, and not part of, any disciplinary sanction imposed. Boards and Associations are encouraged to determine in advance when, and under what circumstances, administrative processing fees will be imposed so that imposition is a matter of administrative routine. (Revised 11/98)

SEXUAL HARASSMENT POLICY -

12/92 - The Sexual Harassment Policy is attached to these policies. (see addendum D) (Directors)

SMOKING POLICY -

3/89 - The entire Association Office is designated as a non-smoking building. (Directors)

3/90 - The General Membership Meetings and Educational Meetings are designated non-smoking. (Directors)

SPECIAL NEEDS –

3/98 All promotion of Association events shall include a clause that states: Please check here if you are disabled or require special services. Attach an explanation.

SPONSORSHIPS -

- 1/08 All sponsorship commitments must be prepaid 48 hours prior to an event's occurrence. The sponsorship will not be recognized until the payment is received per the EVP's discretion.
- 10/09 Non – members (must be real estate related) are allowed to sponsor one event prior to becoming a member of the Association.

STANDARD FORMS -

- 5/89 - REALTORS, Affiliate members and Attorneys may purchase Association forms at the Association's cost. (Standard Forms)
- 2/94 - The public may purchase seller's disclosure forms and lead based paint disclosures forms from the Association for \$1.00 each. (Standard Forms)
amended
12/96
- 2/98 The purchase agreement may be purchased in the complete set, or by individual pages at the Association's cost.

STRATEGIC PLANNING -

- 12/09 - Strategic Planning sessions will be held every three years over multiple days for shorter periods of time (2 – 3 hours). Semi-annual meetings are to be held to review the status of the goals and objectives.
- 12/09 - The Executive Committee will appoint nine JAAR members to the Strategic Planning Committee to serve staggered terms and to open it up to the general membership to serve two year terms.

-T-U-V-W-

TRADE SHOW -

- 11/06 - If a participant in the trade show does not pay for their booth one week prior to the show, the booth space will be forfeited and given to the next paid participant.

VOTING -

- 7/12 - Voting polls for the Board of Director elections will be open for one week.

WHISTLEBLOWER -

- 2/15 - A whistleblower is an employee of the Jackson Area Association of REALTORS® who reports information that he/she has reasonable cause to believe discloses a violation of state or federal law to one or more of the parties specified in this policy.

If an employee has information which he/she reasonably believes discloses a violation of state or federal law, the employee should contact their direct supervisor or the Executive Vice President of the Association. Employees are also permitted to contact the appropriate law enforcement or government agency. The employee must exercise sound judgment to avoid baseless allegations. An employee who intentionally files a false report of wrongdoing will be subject to discipline up to and including termination.

Insofar as possible, the confidentiality of the whistleblower will be maintained. However, identity may have to be disclosed to conduct a thorough investigation, to comply with the law or to provide accused individuals their legal rights of defense. JAAR will not retaliate against a whistleblower or any employee who refuses to participate in an activity that would result in violation of state or federal law. This includes, but is not limited to, protection from retaliation in the form of an adverse employment action such as termination, compensation decreases, or poor work assignments and threats of physical harm. Any employee who believes he/she is being retaliated against must contact their direct supervisor or the Executive Vice President of the Association. The right of a whistleblower for protection against retaliation does not include immunity for any

personal wrongdoing that is alleged and investigated or disclosures that would constitute a violation of the attorney-client privilege.

If an employee has information which he/she reasonably believes discloses a violation of state or federal law by the Executive Vice President then the employee should contact his/her direct supervisor and such a concern should be carried up the chain of command. The Executive Vice President shall have the discretion to consult with JAAR legal counsel on any matter involving this policy.

At no time should an employee contact an Association member with information that he/she has reasonable cause to believe discloses a violation of state or federal law to one or more of the parties specified in this policy.

X-Y-Z-

Revised:

2/15/95	3/15/95	5/17/95	7/19/95	8/16/95
12/20/95	2/21/96	4/4/96	9/19/96	11/20/96
1/22/97	3/19/97	5/21/97	9/22/97	2/17/98
3/18/98	4/15/98	7/15/98	12/16/98	1/27/99
2/17/99	6/16/99	8/18/99	11/17/99	1/19/00
2/16/00	3/15/00	6/21/00	12/20/00	2/21/01
7/18/01	8/15/01	9/19/01	9/18/02	11/20/02
12/18/02	2/19/03	10/17/03	3/17/04	6/16/04
1/19/05	3/5/05	4/20/05	6/15/05	7/20/05
8/17/05	1/18/09	2/15/06	3/15/06	4/19/06
8/16/06	10/18/06	11/15/06	12/20/06	1/24/07
2/21/07	3/21/07	5/23/07	1/23/08	5/21/08
6/18/08	7/16/08	9/17/08	10/15/08	12/17/08
1/21/09	2/18/09	4/15/09	6/17/09	9/16/09
10/21/09	12/16/09	1/13/10	1/20/10	5/19/10
11/17/10	1/19/11	2/16/11	5/18/11	10/19/11
12/21/11	2/15/12	4/18/12	5/16/12	7/18/12
9/19/12	12/19/12	2/20/13	7/17/13	9/18/13
12/18/13	1/15/14	4/16/14	5/21/14	7/16/14
10/15/14	2/18/15	4/15/15	6/17/15	12/16/15
2/17/16	06/15/16	7/20/16	08/17/16	9/21/16
10/19/2016	12/21/16	9/20/2017		