

THE BYLAWS OF THE KNOXVILLE AREA ASSOCIATION OF REALTORS® 2009

ARTICLE I NAME

Section 1. The name of this organization shall be the Knoxville Area Association of REALTORS® Incorporated, hereafter referred to as the "Association."

Section 2. Inclusion and retention of the Registered Collective Membership Mark REALTORS®, in the name of the Association shall be governed by the Constitution and Bylaws of the National Association of REALTORS® as from time-to-time amended.

ARTICLE II OBJECTIVES: The Objectives of the Association are:

Section 1. To unite those engaged in the recognized branches of the real estate profession for the purpose of exerting a beneficial influence upon the profession and related interests.

Section 2. To promote and maintain high standards of conduct in the real estate profession as expressed in the Code of Ethics of the National Association of REALTORS®.

Section 3. To provide a unified medium for real estate owners and those engaged in the real estate profession whereby their interests may be safeguarded and advanced.

Section 4. To further the interest of home and other real property ownership.

Section 5. To unite those engaged in the real estate profession in this community with the Tennessee Association of REALTORS® and the National Association of REALTORS®, thereby furthering their own objectives throughout the state and nation, and obtaining the benefits and privileges of Membership therein.

Section 6. To designate, for the benefit of the public, individuals authorized to use the term REALTOR® and REALTORS® as licensed, prescribed and controlled by the National Association of REALTORS®.

ARTICLE III JURISDICTION

Section 1. The territorial jurisdiction of the Association, as a Member of the National Association of REALTORS®, shall include the City of Knoxville, and the Tennessee Counties of Anderson, Campbell, Cumberland, Fentress, Knox, Loudon, Monroe, Morgan, Roane, Scott, and Union.

Section 2. Territorial jurisdiction is defined to mean:

(a) The right and duty to control the use of the terms REALTOR® and REALTORS® subject to the conditions set forth in these Bylaws and those of the National Association of REALTORS® in return for which the Association agrees to protect and safeguard the property right of the National Association in the terms.

ARTICLE IV MEMBERSHIP

Section 1. There shall be six classes of Members as follows:

(a) REALTOR® MEMBERS. REALTOR® Members shall be:

(1) Individuals who, as sole proprietors, partners, corporate officers, or branch office managers, are engaged actively in the real estate profession, including buying, selling, exchanging, renting or leasing, managing, appraising for others for compensation, counseling, building developing or subdividing real estate, and who maintain or are associated with an established real estate office in the state of Tennessee or a state contiguous thereto. All persons who are partners in a partnership, or all officers in a corporation who are actively engaged in the real estate profession within the state or a state contiguous thereto shall qualify for REALTOR® Membership only, and each is required to hold REALTOR® Membership (except as provided in the following paragraphs in a local Board/Association of REALTORS® within the state or a state contiguous thereto unless otherwise qualified for Institute Affiliate Membership as described in Section 1 (b) of Article IV. In the case of a real estate firm, partnership, or corporation, whose business activity is substantially all commercial, only those principals actively engaged in the real estate business in connection with the same office, or any other offices within the jurisdiction of the board in which one of the firm's principals holds REALTOR® membership, shall be required to hold REALTOR® membership unless otherwise qualified for Institute Affiliate Membership as described in Section I (b) of Article IV.

(2) Individuals who are engaged in the real estate profession other than as sole proprietors, partners, or corporate officers, or branch office managers and are associated with a REALTOR® Member and meet the qualifications set out in Article V.

(3) Corporate officers (who may be licensed or unlicensed) of a real estate brokerage franchise organization with at least one hundred fifty (150) franchisees located within the United States, its insular possessions and the Commonwealth of Puerto Rico, elected to membership pursuant to the provisions in the NAR Constitution and Bylaws. Such individuals shall enjoy all of the rights, privileges and obligations of REALTOR® membership (including compliance with the Code of Ethics) *Except:* obligations related to Association mandated education, meeting attendance, or indoctrination classes or other similar requirements; the right to use the term REALTOR® in connection with their franchise organization's name; the right to hold elective office in the Knoxville Area Association, the Tennessee Association and the National Association.

(4) PRIMARY REALTOR® MEMBERS. An individual is a Primary Member if the Association pays state and National dues based on such Member. One of the principals in a real estate firm must be a Designated REALTOR® Member of the Association in order for licensees affiliated with the firm to select the Association as their "primary" Association.

(5) DESIGNATED REALTOR® MEMBERS. Each firm shall designate in writing one REALTOR® Member who shall be responsible for all duties and obligations of Membership including the obligation to arbitrate pursuant to Article 17 of the Code of Ethics and the payment of the Association dues as established in Article X of the Bylaws. The "Designated REALTOR® must be a sole proprietor, partner, corporate officer or branch manager acting on behalf of the firm's principals) and must meet all other qualifications for REALTOR® Membership established in Article V, Section 2, of the Bylaws.

(b) **INSTITUTE AFFILIATE MEMBERS.** Institute Affiliate Members shall be individuals who hold a professional designation awarded by an Institute, Society, or Council affiliated with the National Association of REALTORS® that addresses a specialty area other than residential brokerage or individuals who otherwise hold a class of Membership in such Institute, Society or Council that confers the right to hold office. Any such individual, if otherwise eligible, may elect to hold REALTOR® Membership, subject to payment of applicable dues for such Membership.

(c) **AFFILIATE MEMBERS.** Affiliate Members shall be real estate owners and other individuals or firms who, while not engaged in the real estate profession as defined in paragraphs (a) or (b) of this Section, have interests requiring information concerning real estate, and are in sympathy with the objectives of the Association.

(d) **PUBLIC SERVICE MEMBERS.** Public Service Members shall be individuals who are interested in the real estate profession as employees of or affiliated with educational, public utility, governmental or other similar organizations, but are not engaged in the real estate profession on their own account or in association with an established real estate business.

(e) **HONORARY MEMBERS.** Honorary Members shall be individuals not engaged in the real estate profession who have performed notable service for the real estate profession, for the Association, or for the public.

(f) **STUDENT MEMBERS.** Student Members shall be individuals who are seeking an undergraduate or graduate degree with a specialization or major in real estate at institutions of higher learning and who have completed at least two years of college and at least one college level course in real estate, but are not engaged in the real estate profession on their own account or not associated with an established real estate office.

ARTICLE V QUALIFICATION AND ELECTION

Section 1. APPLICATION.

An application for Membership shall be made in such manner and form as may be prescribed by the Board of Directors and made available to anyone requesting it. The application form shall contain among the statements to be signed by the applicant (1) that applicant agrees as a condition to Membership to thoroughly familiarize himself with the Code of Ethics of the National Association of REALTORS®, the Constitution, Bylaws, and Rules and Regulations of the Knoxville Area Association, the Tennessee Association and the National Association, and if elected a Member, will abide by the Constitution and Bylaws and Rules and Regulations of the Knoxville Area Association, the Tennessee Association and the National Association, and if a REALTOR® will abide by the Code of Ethics of the National Association of REALTORS® including the obligation to arbitrate controversies arising out of real estate transactions as specified by Article 17 of the Code of Ethics, and as further specified in the Code of Ethics and Arbitration Manual of the National Association of REALTORS®, as from time to time amended, and (2) that applicant consents that the Association, through its Membership Committee or otherwise, may invite and receive information and comment about applicant from any Member or other persons, and that applicant agrees that any information and comment furnished to the Association by any person in response to the invitation shall be conclusively deemed to be privileged and not form the basis of any action for slander, libel, or defamation of character. The applicant shall, with the form of application, have access to a copy of the Bylaws, Constitution, Rules and Regulations and Code of Ethics referred to above.

Section 2. QUALIFICATION.

(a) An applicant for REALTOR® Membership who is a sole proprietor, partner, or corporate officer, or a branch office manager of a real estate firm shall supply evidence satisfactory to the Association through its Membership Secretary that he/she is actively engaged in the real estate profession, and maintains a current, valid real estate broker's or salesperson's license or is licensed or certified by an appropriate state regulatory agency to engage in the appraisal of real property, has a place of business within the state or a state contiguous thereto, has no record of recent or pending bankruptcy, has no record of official sanctions involving unprofessional conduct**, agrees to complete a course of instruction covering the Bylaws and Rules and Regulations of the Association, the Bylaws of the Tennessee Association of REALTORS®, and the Constitution and Bylaws and Code of Ethics of the National Association of REALTORS®, and shall pass such reasonable and nondiscriminatory written examination thereon as may be required by the Committee, and shall agree that if elected to Membership, he/she will abide by such Constitution, Bylaws, Rules and Regulations, and Code of Ethics.

**No record of official sanctions involving unprofessional conduct is intended to mean that the Association may only consider:

- A. Judgments against the applicant within the past three (3) years of violations of (1) civil rights laws, (2) real estate license laws, and (3) or other laws prohibiting unprofessional conduct against the applicant rendered by the courts or other lawful authorities;
- B. Criminal convictions if (1) the crime was punishable by death or imprisonment in excess of one year under the law under which the applicant was convicted, and (2) no more than ten (10) years have elapsed since the date of the conviction or the release of the applicant from the confinement imposed for that conviction, whichever is the later date.

(b) Individuals who are actively engaged in the real estate profession other than as sole proprietors, partners, corporate officers, or branch office managers in order to qualify for REALTOR® Membership, shall at the time of application, be associated either as an employee or as an independent contractor with a Designated REALTOR® Member of the Association or a Designated REALTOR® Member of another Association (if a secondary Member), and must maintain a current, valid real estate broker's, affiliate broker's or appraiser's license, shall complete a course of instruction covering the Bylaws and Rules and Regulations of the Association, the Bylaws of the Tennessee Association of REALTORS®, and the Constitution and Bylaws and Code of Ethics of the National Association of REALTORS® and shall pass such reasonable and nondiscriminatory written examinations thereon as may be required by the Committee, and shall agree in writing that if elected to Membership he/she will abide by the Code of Ethics of the National Association of REALTORS®, and by the Constitution, Bylaws, and Rules and Regulations of the Knoxville Area Association, the Tennessee Association, and the National Association.

(c) The Association will also consider the following in determining an applicant's qualifications for REALTOR® membership:

1. All final findings of Code of Ethics violations and violations of other membership duties in any other association within the past three (3) years
2. Pending ethics complaints (or hearings)
3. Unsatisfied discipline pending
4. Pending arbitration requests (or hearings)

5. Unpaid arbitration awards or unpaid financial obligations to any other association or association's MLS

"Provisional" membership may be granted in instances where ethics complaints or arbitration requests (or hearings) are pending in other associations or where the applicant for membership has unsatisfied discipline pending in another association (provided all other qualifications for membership have been satisfied). Associations may reconsider the membership status of such individuals when all pending ethics and arbitration matters (and related discipline) have been resolved or if such matters are not resolved within six months from the date that provisional membership is approved. Provisional members shall be considered REALTORS® and shall be subject to all of the same privileges and obligations of REALTOR® membership.

If a member resigns from another association with an ethics complaint or arbitration request pending, the association may condition membership on the applicant's certification that he/she will submit to the pending ethics or arbitration proceeding (in accordance with the established procedures of the association to which the applicant has made application) and will abide by the decision of the hearing panel.

Section 3. ELECTION. The procedure for election to membership shall be as follows:

(a) Applications for membership shall be submitted to the Membership Secretary. The Membership Secretary shall determine whether the applicant is applying for the appropriate class of Membership. The Membership Secretary shall give written notice to the Membership Chairman of the applicants meeting all of the application requirements.

(b) The Membership Chairman shall make a written report to the Board of Directors of the applicants meeting the requirements for membership in the Association.

(c) The Board of Directors shall review the qualifications of the applicant and the recommendations of the committee and then vote on the applicant's eligibility for Membership. If applicant receives a majority vote of the Board of Directors, he/she shall be declared elected to Membership and shall be advised by written notice.

(d) The Board of Directors may not reject an application without providing the applicant with advance notice of their findings and recommendations. The applicant will be given an opportunity to appear before the Board of Directors, to call witnesses on his behalf, to be represented by counsel, and to take such statements as he/she deems relevant. The Board of Directors may also have counsel present. The Board of Directors shall require that written minutes be made of any hearing before it or may electronically or mechanically record the proceedings.

Section 4. STATUS CHANGES.

(a) A REALTOR® who changes the conditions under which he holds membership shall be required to provide written notification to the Board within thirty (30) days. A REALTOR® (non-principal) who becomes a principal in the firm with which he has been licensed or, alternatively, becomes a principal in a new firm which will be comprised of REALTOR® principals may be required to satisfy any previously unsatisfied membership requirements applicable to REALTOR® (principal) Members but shall, during the period of transition from one status of membership to another, be subject to all of the privileges and obligations of a REALTOR® (principal). If the REALTOR® (non-principal) does not satisfy the requirements established in these Bylaws for the category of membership to which they have transferred within thirty (30) days of the date they advised the Board of their change in status, their new membership application will terminate automatically unless otherwise so directed by the Board of Directors.

A REALTOR® who is transferring their license from one firm comprised of REALTOR® principals to another firm comprised of REALTOR® principals shall be subject to all of the privileges and obligations of membership during the period of transition. If the transfer is not completed within thirty (30) days of the date the board is advised of the disaffiliation with the current firm, membership will terminate automatically unless otherwise so directed by the Board of Directors.

(The Board of Directors, at its discretion, may waive any qualification which the applicant has already fulfilled in accordance with the Board's Bylaws.)

(b) Any application fee related to a change in membership status shall be reduced by an amount equal to any application fee previously paid by the applicant.

(c) Dues shall be prorated from the first day of the month in which the member is notified of election by the Board of Directors and shall be based on the new membership status for the remainder of the year.

Section 5. NEW MEMBER CODE OF ETHICS ORIENTATION. Applicants for REALTOR® membership shall complete an orientation program provider which meets the learning objectives and minimum criteria established by the NATIONAL ASSOCIATION OF REALTORS® on the Code of Ethics of not less than two hours and thirty minutes of instructional time. This requirement does not apply to applicants for REALTOR® membership who have completed comparable orientation in another association, provided that REALTOR® membership has been continuous, or that any break in membership is for one year or less.

Section 6. CONTINUING MEMBER CODE OF ETHICS TRAINING. Effective January 1, 2001, through December 31, 2004, and for successive four year periods thereafter, each REALTOR® member of the association shall be required to complete quadrennial ethics training of not less than two hours and thirty 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 Tennessee 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 four year cycle shall not be required to complete additional ethics training until a new four year cycle commences.

Failure to satisfy this requirement shall be considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the training is completed.

Members suspended for failing to meet the requirement for the first four (4)-year cycle (2001 through 2004) will have until December 31, 2005 to meet the requirement. Failure to meet the requirement by that time will result in automatic termination of membership. Failure to meet the requirement for the second (2005 through 2008) cycle and subsequent four (4)-year cycles will result in suspension of membership for the first two months (January and February) of the year following the end of any four (4)-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.

Section 7. LEGAL LIABILITY TRAINING. Within two years of the date of election to Membership, and every two years thereafter, each REALTOR®, Member of the Association shall be required to demonstrate that they have completed a course of instruction as required by the Board of Directors on anti-trust laws, agency laws, civil rights laws and the REALTOR® Code of Ethics, its interpretation and meaning and/or the procedures related to

its enforcement. This requirement will be considered satisfied upon presentation of evidence that the Member has completed an educational program conducted by another REALTOR® Association, the Tennessee Association of REALTORS®, the National Association of REALTORS® or any of its affiliated institutes, societies or councils, or any other recognized educational institutions which, in the opinion of the Board of Directors, is an adequate substitute for the training programs conducted by the Association.

Failure to satisfy this requirement of the Board of Directors will result in Membership being suspended from the date it otherwise would be renewed until such time that the Member provides evidence of completion of the aforementioned educational requirements.

ARTICLE VI – PRIVILEGES AND OBLIGATIONS

Section 1. The privileges and obligations of Members, in addition to those otherwise provided in these Bylaws, shall be specified in this Article.

Section 2. Any Member of the Association may be reprimanded, fined, placed on probation, suspended, or expelled by the Board of Directors for a violation of these Bylaws and Board Rules and Regulations consistent with these Bylaws, after a hearing as provided in the Code of Ethics and Arbitration Manual of the Board. Although Members other than REALTORS® are not subject to the Code of Ethics nor its enforcement by the Association, such Members are encouraged to abide by the principles established in the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS® and conduct their business and professional practices accordingly. Further, Members other than REALTORS® may, upon recommendation of the Membership Committee, or upon recommendation by a hearing panel of the Professional Standards Committee, be subject to discipline as described above, for any conduct, which in the opinion of the Board of Directors, applied on a nondiscriminatory basis, reflects adversely on the terms REALTOR® or REALTORS®, and the real estate industry, or for conduct that is inconsistent with or adverse to the objectives and purposes of the Association, the TENNESSEE ASSOCIATION OF REALTORS®, and the NATIONAL ASSOCIATION OF REALTORS®.

Section 3. Any REALTOR® Member of the Association may be disciplined by the Board of Directors for violations of the Code of Ethics or other duties of membership, after a hearing as described in the *Code of Ethics and Arbitration Manual* of the Association, provided that the discipline imposed is consistent with the discipline authorized by the Professional Standards Committee of the NATIONAL ASSOCIATION OF REALTORS® as set forth in the *Code of Ethics and Arbitration Manual* of the National Association.

Section 4. Resignations of Members shall become effective when received in writing by the Board of Directors, provided, however, that if any Member submitting the resignation is indebted to the Association for dues, fees, fines, or other assessments of the Association or any of its services, departments, divisions, or subsidiaries, the Association may condition the right of the resigning Member to reapply for membership upon payment in full of all such monies owed.

Section 5. If a Member resigns from the Association or otherwise causes membership to terminate with an ethics complaint pending, that Board of Directors may condition the right of the resigning Member to reapply for membership upon the applicant's certification that he/she will submit to the pending ethics proceeding and will abide by the decision of the hearing panel.

If a member resigns or otherwise causes membership to terminate, the duty to submit to arbitration continues in effect even after membership lapses or is terminated, provided that the dispute arose while the former member was a REALTOR®.

Section 6. REALTOR® MEMBERS. REALTOR® Members in good standing whose financial obligations to the Association are paid in full shall be entitled to vote and to hold elective office in the Association; may use the terms REALTOR® and REALTORS®, which use shall be subject to the provisions of Article VIII; and have the primary responsibility to safeguard and promote the standards, interests, and welfare of the Association and the real estate profession.

(a) If a REALTOR® Member is a sole proprietor in a firm, a partner in a partnership or an officer in a corporation, and is suspended or expelled, the firm, partnership or corporation shall not use the terms REALTOR® or REALTORS® in connection with its business during the period of suspension, or until readmission to REALTOR® membership, or unless connection with the firm, partnership or corporation is severed, or management control is relinquished, whichever may apply. The membership of all other principals, partners, or corporate officers shall suspend or terminate during the period of suspension of the disciplined Member, or until readmission of the disciplined Member or unless connection of the disciplined Member with the firm, partnership, or corporation is severed, or unless the REALTOR® who is suspended or expelled removes himself from any form or degree of management control of the firm for the term of the suspension or until readmission to membership, whichever may apply. Removal of an individual from any form or degree of management control must be certified to the Association by the Member who is being suspended or expelled and by the individual who is assuming management control, and the signatures of such certification must be notarized. In the event the suspended or expelled Member is so certified to have relinquished all form or degree of management control of the firm, the membership of other partners, corporate officers, or other individuals affiliated with the firm shall not be affected, and the firm, partnership or corporation may continue to use the terms REALTOR® and REALTORS® in connection with its business during the period of suspension or until the former Member is admitted to membership in the Association.

The foregoing is not intended to preclude a suspended or expelled Member from functioning as an employee or independent contractor, providing no management control is exercised. Further, the membership of REALTORS® other than principals who are employed or affiliated as independent contractors with the disciplined Member shall suspend or terminate during the period of suspension of the disciplined Member or until readmission of the disciplined Member, or unless connection of the disciplined Member with the firm, partnership, or corporation is severed, or management control is relinquished, or unless the REALTOR® Member (non-principal) elects to sever his connection with the REALTOR® and affiliate with another REALTOR® Member in good standing in the Association, whichever may apply.

If a REALTOR® Member other than a sole proprietor in a firm, partner in a partnership, or an officer of a corporation is suspended or expelled, the use of the terms REALTOR® or REALTORS® by the firm, partnership or corporation shall not be affected.

(a) In any action taken against a REALTOR® Member for suspension or expulsion under Section 6(a) hereof, notice of such action shall be given to all REALTORS® employed by or affiliated as independent contractors with such REALTOR® Member and they shall be advised that the provisions in Article VI, Section 6(a) shall apply.

Section 7. INSTITUTE AFFILIATE MEMBERS. Institute Affiliate Members shall have rights and privileges and be subject to obligations prescribed by the Board of Directors consistent with the Constitution and Bylaws of the NATIONAL ASSOCIATION OF REALTORS®.

Section 8. AFFILIATE MEMBERS. Affiliate Members shall have rights and privileges and be subject to obligations prescribed by the Board of Directors.

Section 9. PUBLIC SERVICE MEMBERS. Public Service Members shall have rights and privileges and be subject to obligations prescribed by the Board of Directors.

Section 10. HONORARY MEMBERS. Honorary Membership shall confer only the right to attend meetings and participate in discussions.

Section 11. CERTIFICATION BY DESIGNATED REALTOR®. "Designated" REALTOR® Members of the Association shall certify to the Association during the first quarter of the fiscal year on a form provided by the Association, a complete listing of all individuals licensed or certified in the REALTOR®'s office(s) and shall designate a primary Association for each individual who holds membership. Designated REALTORS® shall also identify any non-member licensees in the REALTOR®'s office(s) and if Designated REALTOR® dues have been paid to another Association based on said non-member licensees, the Designated REALTOR® shall identify the Association to which dues have been remitted. These declarations shall be used for purposes of calculating dues under Article X, Section 2(a) of the Bylaws. "Designated" REALTOR® Members shall also notify the Association of any additional individual(s) licensed or certified with the firm(s) within sixty days of the date of affiliation or severance of the individual.

Section 13. HARASSMENT. Any member of the Association may be reprimanded, placed on probation, suspended or expelled for sexual harassment of an Association or MLS employee after a hearing in accordance with the established procedures of the Association. Disciplinary action may also consist of any sanction authorized in the association's Code of Ethics and Arbitration Manual. As used in this Section, harassment means any verbal or physical conduct including threatening or obscene language, unwelcome sexual advances, stalking, actions including strikes, shoves, kicks, or other similar physical contact, or threats to do the same, or any other conduct with the purpose or effect of unreasonably interfering with an individual's work performance by creating a hostile, intimidating or offensive work environment. The decision of the appropriate disciplinary action to be taken shall be made by the investigatory team comprised of the President, and President-elect and one member of the Board of Directors selected by the highest ranking officer not named in the complaint, upon consultation with counsel for the Association. If the complaint names the President, President-Elect they may not participate in the proceedings and shall be replaced by the Immediate Past President or, alternatively, by another member of the Board of Directors selected by the highest ranking officer not named in the complaint.

ARTICLE VII PROFESSIONAL STANDARDS AND ARBITRATION

Section 1. The responsibility of the Association and of Association Members relating to the enforcement of the Code of Ethics, the disciplining of Members and the arbitration of disputes and the organization and procedures incident thereto shall be governed by the Code of Ethics and Arbitration Manual of the Association, as from time-to-time amended, which by this reference is made a part of these Bylaws.

Section 2. It shall be the duty and responsibility of every REALTOR® Member of this Association to abide by the Bylaws and the Rules and Regulations of the Association, Bylaws of the Tennessee Association of REALTORS®, 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 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.

ARTICLE VIII USE OF THE TERMS "REALTOR®", AND "REALTORS®"

Section 1. Use of the terms REALTOR® and REALTORS® by Members shall, at all times, be subject to the provisions of the Constitution and Bylaws of the National Association of REALTORS® and to the Rules and Regulations prescribed by its Board of Directors. The Association shall have the authority to control, jointly and in full cooperation with the National Association of REALTORS®, use of the terms within its jurisdiction. Any misuse of the terms by members is a violation of a membership duty and may subject members to disciplinary action by the Board of Directors after a hearing as provided for in the Association's *Code of Ethics and Arbitration Manual*.

Section 2. REALTOR® Members of the Association shall have the privilege of using the terms REALTOR® and REALTORS® in connection with their places of business within the state or state contiguous thereto so long as they remain REALTOR® Members in good standing. No other class of Members shall have this privilege.

Section 3. A REALTOR® Member who is a principal Member of a real estate firm, partnership, or corporation may use the terms REALTOR® and REALTORS® only if all of the principals of such firm, partnership, or corporation who are actively engaged in the real estate profession within the state or a state contiguous thereto are REALTOR® Members of the Association or Institute Affiliate Members as described in Section 1 (b) of Article IV.

(a) In the case of a REALTOR® member who is a principal of a real estate firm, partnership, or corporation whose business activity is substantially all commercial, the right to use the term REALTOR® or REALTORS® shall be limited to the office locations in which a principal, partner, corporate officer, or branch office manager of the firm, partnership, or corporation holds REALTOR® membership. If a firm, partnership, or corporation operates additional places of business in which no principal, partner, corporate officer, or branch office manager holds REALTOR® membership, the term REALTOR® or REALTORS® may not be used in any reference to those additional places of business.

Section 4. Institute Affiliate Members shall not use the terms REALTOR® or REALTORS®, nor the imprint of the emblem seal of the National Association of REALTORS®.

ARTICLE IX STATE AND NATIONAL MEMBERSHIPS

Section 1. The Association shall be a Member of the National Association of REALTORS® and the Tennessee Association of REALTORS®. By reason of the Association's Membership, each REALTOR® Member of the Knoxville Area Association of REALTORS® shall be entitled to Membership in the National Association of REALTORS® and the Tennessee Association of REALTORS® without further payment of dues. The Association shall continue as a Member of the Tennessee and National Associations, unless by a

majority vote of all its REALTOR® Members, decision is made to withdraw, in which case the Tennessee and National Associations shall be notified at least one month in advance of the date designated for the termination of such Membership.

Section 2. The Association recognizes the exclusive property rights of the National Association of REALTORS® in the terms REALTOR® and REALTORS®. The Association shall discontinue use of the terms in any form in its name, upon ceasing to be a Member of the National Association, or upon a determination by the Board of Directors of the National Association that it has violated the conditions imposed upon the terms.

Section 3. The Association adopts the Code of Ethics of the National Association of REALTORS® and agrees to enforce that code among its REALTOR® Members. The Association and all of its Members agree to abide by the Constitution, Bylaws, Rules and Regulations, and policies of the National Association of REALTORS® and the Tennessee Association of REALTORS®.

ARTICLE X DUES AND ASSESSMENTS

Section 1. APPLICATION FEE. The Board of Directors may adopt an application fee for REALTOR® Membership in a reasonable amount, not exceeding three times the amount of the annual dues for REALTOR® Membership, which shall be required to accompany each application for REALTOR® Membership and which shall become the property of the Association upon final approval of the application.

Section 2. DUES. A dues schedule for all Membership classifications shall be established by the Board of Directors and may be changed when deemed appropriate on an annual basis.

(a) The annual dues of each Designated REALTOR® Member shall be in such amount as established annually by the Board of Directors, plus an additional amount to be established annually by the Board of Directors times the number of real estate salespersons and licensed or certified appraisers who (1) are employed by or affiliated as independent contractors, or who are otherwise directly or indirectly licensed with such REALTOR® Member and (2) are not REALTOR® Members of any local Board/Association in the state or a state contiguous thereto or Institute Affiliate Members of the Association. In calculating the dues payable to the Association by a Designated REALTOR® Member, non-member licensees as defined in Section 2(a) (1) and (2) of this Article shall not be included in the computation of dues if the Designated REALTOR® has paid dues based on said non-member licensees in another local REALTOR® Association in Tennessee or a state contiguous thereto, provided the Designated REALTOR® notifies the Association in writing of the identity of the other REALTOR® Association to which dues have been remitted. In the case of a Designated REALTOR® Member in a firm, partnership, or corporation whose business activity is substantially all commercial, any assessments for non-member licensees shall be limited to licensees affiliated with the Designated REALTOR® (as defined in (1) and (2) of this paragraph) in the office where the Designated REALTOR® holds membership, and any other offices of the firm located within the jurisdiction of this Association.

(1) For the purpose of this section, a REALTOR® Member of a local Member REALTOR® Association shall be held to be any Member who has a place or places of business within Tennessee or a state contiguous thereto and who, as a principal, partner, or corporate officer, or branch office manager of a real estate firm, partnership, or corporation, is actively engaged in the real estate profession as defined in Article III, Section 1, of the Constitution of the National Association of REALTORS®. An individual shall be deemed to be licensed with a REALTOR® if the license of the individual is held by the REALTOR®, or by any broker who is licensed with the REALTOR®, or by any entity in which the REALTOR® has a direct or indirect ownership interest and which is engaged in other aspects of the real estate business (except as provided for in Section 2 (a) (1) hereof) provided that such licensee is not otherwise included in the computation of dues payable by the principal, partner, or corporate officer of the entity.

A REALTOR® with a direct or indirect ownership interest in an entity engaged exclusively in soliciting and/or referring clients and customers to the REALTOR® for consideration on a substantially exclusive basis shall annually file with the association on a form approved by the association a list of the licensees affiliated with that entity and shall certify that all of the licensees affiliated with the entity are solely engaged in referring clients and customers and are not engaged in listing, selling, leasing, managing, counseling or appraising real property. The individuals disclosed on such form shall not be deemed to be licensed with the REALTOR® filing the form for purposes of this Section and shall not be included in calculating the annual dues of the Designated REALTOR®.

Membership dues shall be prorated for any licensee included on a certification form submitted to the association who during the same calendar year applies for REALTOR® membership in the association. However, membership dues shall not be prorated if the licensee held REALTOR® membership during the preceding calendar year.

(b) REALTOR® Members. The annual dues of each REALTOR® Member other than Designated REALTOR® shall be in such amount as established annually by the Board of Directors.

(c) Institute Affiliate Members. The annual dues of each Institute Affiliate Member shall be in such amount as established in Article II of the bylaws of the National Association of REALTORS®.

(d) Affiliate Members. The dues of each Affiliate Member shall be in such amount as established annually by the Board of Directors.

(e) Public Service Members. The dues of each Public Service Member shall be in such amount as established annually by the Board of Directors.

(f) Honorary Members. The dues of each Honorary Member shall be in such amount as established annually by the Board of Directors.

(g) Student Members. The dues of each Student Member shall be in such amount as established annually by the Board of Directors.

Section 3. DUES PAYABLE. Dues for all Members shall be payable annually in advance on the first day of October. Dues for new Members shall be computed from the first day of the month in which a Member is notified of election and shall be prorated for the remainder of the year. No refund or proration of dues will be made for reasons of termination of Membership.

In the event a sales licensee or licensed or certified appraiser who holds REALTOR® Membership is dropped for nonpayment of Association dues, and the individual remains with the firm of the Designated REALTOR®, the dues obligation of the "Designated" REALTOR® (as set forth in Article X, Section 2, a) will be increased to reflect the addition of a non-member licensee. Dues shall be calculated from the first day of the current fiscal year and are payable within 30 days of the notice of termination.

Section 4. NON-PAYMENT OF FINANCIAL OBLIGATIONS. If dues, fees, fines, or other assessments including amounts owed to the Association or the Association's Multiple Listing Services are not paid within one (1) month after the due date, the non paying Member is subject to suspension at the discretion of the Board of Directors. Two (2) months after the due date, Membership of the non paying Member may be terminated at the discretion of the Board of Directors. Three (3) months after the due date Membership of the non paying Member shall automatically terminate unless within that time the amount due is paid. However, no action shall be taken to suspend or expel a Member for nonpayment of disputed amounts until the accuracy of the amount owed has been confirmed by the Board of Directors. A former Member who has had his Membership terminated for nonpayment of dues, fees, fines, or other assessments duly levied in accordance with the provisions of these Bylaws or the provisions of other Rules and Regulations of the Association or any of its services, departments, divisions or subsidiaries may apply for reinstatement in a manner prescribed for new applicants for Membership, after making payment in full of all accounts due as of the date of termination.

Section 5. DEPOSIT. All monies received by the Association for any purpose shall be deposited to the credit of the Association in a financial institution or institutions selected by resolution of the Board of Directors.

Section 6. EXPENDITURES. The Board of Directors shall administer the finances of the Association but shall not incur an obligation in excess of \$25,000 on non- budgeted items without authorization by 2/3 vote of the total number of the Board of Directors.

Section 7. NOTICE OF DUES, FEES, FINES, ASSESSMENTS, AND OTHER FINANCIAL OBLIGATIONS OF MEMBERS. All dues, fees, fines, assessments, or other financial obligations to the Association or Association Multiple Listing Service shall be noticed to the delinquent Association Member in writing setting forth the amount owed and due date.

ARTICLE XI OFFICERS AND DIRECTORS

Section 1. OFFICERS. The elected Officers of the Association shall be: a President, a President-Elect and a Treasurer. They shall be elected for terms of one (1) year beginning January 1, following the election.

Section 2. DUTIES OF OFFICERS. The duties of the Officers shall be such as their titles, by general usage, would indicate and such as may be assigned to them by the Board of Directors. It shall be the particular duty of the Executive Vice President to keep records of the Association and to carry on all necessary correspondence with the National Association of REALTORS® and the Tennessee Association of REALTORS®.

Section 3. BOARD OF DIRECTORS. The governing body of the Association shall be a Board of Directors consisting of the elected officers and nine (9) REALTOR® Members of the Association and the immediate past President of the Association, and the Chapter Chairman of each of the Association's REALTOR® Chapters. Three (3) Directors shall be elected each year to serve a term of three (3) years. Members of the Knoxville Area Association of REALTORS® serving as: a current member of the Board of Directors of the National Association of REALTORS®, the current District Vice President of the Tennessee Association of REALTORS®, will also serve as Members of the Board of Directors of the Knoxville Area Association of REALTORS® for the term of their office.

Section 4. ELECTION OF OFFICERS AND DIRECTORS. All nominations and elections shall be by electronic voting. The candidate for each office who shall receive a plurality of all votes cast shall be declared elected. Only REALTOR® Members in good standing, having paid all dues and charges, shall be entitled to vote at such elections. No one shall be a candidate for office unless he is a Member in good standing with all dues paid and has met the candidate requirements for office set out in Section 8 of the By-laws.

Section 5. RE-ELECTION. Any person serving a full term or part term as a Director shall not be eligible for re-election as a Director for one (1) year after expiration of their term.

Section 6. VACANCIES. Vacancies among the Officers and the Board of Directors shall be filled by a simple majority vote of the Board of Directors until the next annual election. This shall be deemed an appointment and not an election.

Section 7. REMOVAL OF OFFICERS AND DIRECTORS. In the event that an Officer or Director is deemed to be incapable of fulfilling the duties for which elected, but will not resign from office voluntarily, the Officer or Director may be removed from office under the following procedure:

a) A petition requiring the removal of an Officer or Director and signed by not less than one-third of the voting Membership or a majority of all Directors shall be filed with the President, or if the President is the subject of the petition, with the next-ranking Officer and shall specifically set forth the reasons the individual is deemed to be disqualified from further service.

(b) Upon receipt of the petition, and not less than twenty (20) days or more than forty-five (45) days thereafter, a special meeting of the voting Membership of the Association shall be held, and the sole business of the meeting shall be to consider the charge against the Officer or Director, and to render a decision on such petition.

(c) The special meeting shall be noticed to all voting Members at least ten (10) days prior to the meeting, and shall be conducted by the President of the Association unless the President's continued service in office is being considered at the meeting. In such case, the next ranking Officer will conduct the meeting of the hearing by the Members. Provided a quorum is present, a three-fourths vote of the Members present and voting shall be required for removal from office.

Section 8. CANDIDATE REQUIREMENTS FOR OFFICE. All candidates for Association Office shall have been a REALTOR® Member of the Association for a minimum of two (2) years; shall have served on two (2) committees of the Association; shall have completed the Candidate Orientation Course; shall make a commitment to attend all possible official functions of the Association; and be willing to represent the Association at civic community functions.

Section 9. EXECUTIVE VICE PRESIDENT. There shall be an Executive Vice President, appointed by the Board of Directors, who shall be the chief administrative officer of the Association. The Executive Vice President shall have the authority to hire, supervise, evaluate and terminate other staff, if any, and shall perform such other duties as prescribed by the Board of Directors.

ARTICLE XII MEETINGS

Section 1. ANNUAL MEETING. The annual meeting of the Association shall be held during January of each year, the date, the place and hour to be designated by the Board of Directors.

Section 2. MEETINGS OF DIRECTORS. The Board of Directors shall designate a regular time and place of meetings. Absence from (3) three consecutive regular meetings without an excuse deemed valid by the Board of Directors shall be construed as resignation.

Section 3. ACTION WITHOUT MEETING. Unless specifically prohibited by the Articles of Incorporation, any action required or permitted to be taken at a meeting of the Board of Directors may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all Directors. The consent shall be evidenced by one or more written approvals, each of which sets forth the action taken and bears the signature of one or more Directors. All the approvals evidencing the consent shall be delivered to the Executive Vice President to be filed in the Association's corporate records. The action taken shall be effective when all the Directors have approved the consent unless the consent specifies a different effective date.

Section 4. ELECTRONIC TRANSACTION OF BUSINESS. To the fullest extent permitted by law, the Board of Directors or Membership may conduct business by electronic means.

Section 5. REGULAR MEMBERSHIP MEETINGS. The dates for regular Membership meetings of the Association shall be designated by the Board of Directors.

Section 6. OTHER MEETINGS. Meetings of the Members may be held at other times as the President or the Board of Directors may determine, or upon the written request of at least (10%) ten percent of the Members eligible to vote.

Section 7. NOTICE OF MEETINGS. Written notice shall be given to every Member entitled to participate in the meeting at least one (1) week preceding all meetings. If a special meeting is called, it shall be accompanied by a statement of the purpose of the meeting.

Section 8. QUORUM. A quorum for the transaction of business shall consist of (10%) ten percent of the Members eligible to vote.

ARTICLE XIII COMMITTEES

Section 1. STANDING COMMITTEES. The President shall appoint from among the REALTOR® Members, subject to confirmation by the Board of Directors, the following standing committees: Education, Cultural Diversity, Finance, Grievance, Membership, Governmental Affairs, and Professional Standards.

Section 2. SPECIAL COMMITTEES. The President shall appoint, subject to confirmation by the Board of Directors, special committees deemed necessary.

Section 3. ORGANIZATION. All committees shall be of such size and shall have such duties, functions and powers assigned to them by the President or the Board of Directors, except as otherwise provided in these Bylaws.

Section 4. EX-OFFICIO MEMBER. The President and Executive Vice President shall be an ex-officio Member of all committees and shall be notified of their meetings.

ARTICLE XIV FISCAL AND ELECTIVE YEAR

The fiscal and elective year of the Association shall be January through December.

ARTICLE XV RULES OF ORDER

Robert's Rules of Order, latest edition, shall be recognized as the authority governing the meetings of the Association, its Board of Directors and committees, in all instances wherein its provisions do not conflict with these Bylaws.

ARTICLE XVI AMENDMENTS

Section 1. Amendments to these Bylaws recommended by the National Association of REALTORS® to ensure unity of basic purposes and relationships among the Knoxville Area Association, the Tennessee Association, and the National Association, in accordance with policy approved by the Board of Directors of the National Association of REALTORS® May 8, 1979, requesting the adoption and incorporation into the Bylaws of Local and State Associations certain selected uniform provisions of the Model Bylaws of the National Association, as amended from time to time by the Board of Directors of the National Association of REALTORS®, may be amended by the Board of Directors of the Knoxville Area Association of REALTORS® and do not require a vote of the REALTOR® Members.

The Board of Directors of the Knoxville Area Association of REALTORS® may amend verbatim, or nearly verbatim, with review and advise of Legal Counsel, the Association's Bylaws with recommended uniform provisions of the National Association's Model Bylaws at any meeting by two-thirds of the Directors present at such meeting, provided that a quorum is present at such meeting and provided the substance of proposed amendment or amendments of the National Association of REALTORS® shall have been submitted to the Directors at least one week (1) prior to the meeting.

Section 2. Amendments to these Bylaws not requesting the adoption and incorporation of certain selected uniform provisions of the Model Bylaws of the National Association of REALTORS® may be amended by electronic voting by a majority vote of the REALTOR® Members qualified to vote. The substance of such proposed amendment or amendments shall be plainly stated on the Association's electronic voting site.

Section 3. Notice by e-mail of all such amendments to be considered shall be given to REALTOR® Members at least one (1) week prior to the time of the meeting.

Section 4. Amendments to these Bylaws affecting the admission or qualification of REALTOR® and Institute Affiliate Members and the use of the term REALTOR® and REALTORS® or any alteration in the territorial jurisdiction of the Association shall become effective upon their approval as authorized by the Board of Directors of the National Association of REALTORS®.

ARTICLE XVII DISSOLUTION

Upon the dissolution or winding up of the affairs of this Association, the Board of Directors, after providing for the payment of all obligations, shall distribute any remaining assets to the Tennessee Association of REALTORS® or, within its discretion, to any other non-profit tax exempt organization.

ARTICLE XVIII MULTIPLE LISTING SERVICE

Section 1. AUTHORITY. The Knoxville Area Association of REALTORS® shall maintain for the use of its REALTOR® Members, both a Residential and a Commercial Multiple Listing Service, which shall be subject to the Bylaws of the Association and such rules and regulations as may be hereinafter adopted.

Section 2. PURPOSE. A Multiple Listing Service is a means by which authorized Participants make blanket unilateral offers of compensation to the other Participants (acting as buyer agents or as facilitator/transaction brokers); by which cooperation among participants is enhanced; by which information is accumulated and disseminated to enable authorized Participants to prepare appraisals, analyses, and other valuations of real property for bona fide clients and customers; by which Participants engaging in real estate appraisal contribute to common data bases; and is a facility for the orderly correlation and dissemination of listing information so Participants may better serve their clients and the public. Entitlement to compensation is determined by the cooperating broker's performance as procuring cause of the sale (or lease).

Section 3. PARTICIPATION. Any REALTOR® Member of this or any other local REALTOR® Association who is a principal, partner, or corporate officer or branch manager acting on behalf of the principal, without further qualification, shall be eligible to participate in Multiple Listing upon agreeing in writing to conform to the Rules and Regulations thereof and to pay the costs incidental thereto and shall complete an orientation program of no more than eight (8) classroom hours devoted to the MLS rules and regulations within thirty (30) days after access has been provided. However, under no circumstances is any individual or firm, regardless of Membership status, entitled to Multiple Listing or "Participation" unless they hold a current, valid real estate broker's license and ~~are capable of offering and accepting offer or accept cooperation and compensation to and from other Participants or are licensed or certified by an appropriate state regulatory agency to engage in the appraisal of real property.~~

Use of information developed by or published by an Association Multiple Listing Service is strictly limited to the activities authorized under a Participant's licensure(s) or certification and unauthorized uses are prohibited. Further, none of the foregoing is intended to convey "Participation", or "Membership" or any right of access to information developed or published by an Association Multiple Listing Service where access to such information is prohibited by law.

Note: Mere possession of a broker's license is not sufficient to qualify for MLS participation. Rather, the requirement that an individual or firm "offers or accepts cooperation and compensation" means that the type listed on the MLS and/or to accept officers of cooperation and compensation made by listing brokers or agents in the MLS. "Actively" means on a continual and on-going basis during the operation of the Participant's real estate business. The "actively" requirement is not intended to preclude MLS participation by a Participant or potential Participant that operates a real estate business on a part time, seasonal, or similarly time-limited basis or that has its business interrupted by periods of relative inactivity occasioned by market conditions. Similarly, the requirement is not intended to deny MLS participation to a Participant or potential Participant who has not achieved a minimum number of transactions despite good faith efforts. Nor is it intended to permit an MLS to deny participation based on the level of service provided by the Participant or potential Participant as long as the level of service satisfies state law.

The key is that the Participant or potential Participant actively endeavors to make or accept offers of cooperation and compensation with respect to properties of the type that are listed on the MLS in which participation is sought. This requirement does not permit an MLS to deny participation to a Participant or potential Participant that operates a Virtual Office Website (“VOW”) (including a VOW that the Participant uses to refer customers to other Participants) if the Participant or potential Participant actively endeavors to make or accept offers of cooperation and compensation. An MLS may evaluate whether a Participant or potential Participant “actively endeavors during the operation of its real estate business” to “offer or accept cooperation and compensation” only if the MLS has a reasonable basis to believe that the Participant or potential Participant is in fact not doing so. The membership requirement shall be applied on a nondiscriminatory manner to all Participants and potential Participants.

Section 4. SUPERVISION. The activity shall be operated under the supervision of the Multiple Listing Committee for both services in accordance with the Rules and Regulations, subject to the approval of the Board of Directors.

Section 5. APPOINTMENT OF COMMITTEE. The President shall appoint, subject to confirmation by the Board of Directors, a Multiple Listing Committee of not less than (5) five nor more than (9) nine Designated REALTORS® and not more than (7) seven nor less than (3) three REALTORS®. The Committee shall also include an elected member representative from each of the Association’s Chapters. All Members of the committee shall be Participants or REALTORS® affiliated with Participants in the Multiple Listing Service. The committee Members so named shall serve two (2) year terms. One of the committee Members appointed by the President shall be a Member of the Board of Directors. The Chairman of the Committee shall be designated by the President.

Section 6. VACANCIES. Vacancies and unexpired terms shall be filled as in the case of the original appointees.

Section 7. ATTENDANCE. Any Committee Member who fails to attend three (3) consecutive regular or special meetings of the committee, without excuse acceptable to the Chairman of the Committee shall be deemed to have resigned from the committee and the vacancy shall be filled as herein provided for original appointees.

Section 8. ACCESS TO COMPARABLE AND STATISTICAL INFORMATION. Association Members who are actively engaged in real estate brokerage, management, mortgage financing, appraising, land development or building, but who do not participate in the MLS, are nonetheless entitled to receive, by purchase or lease, information other than current listing information that is generated wholly or in part by the MLS including "comparable" information, "sold" information, and statistical reports. This information is provided for the exclusive use of Association Members and individuals affiliated with Association Members who are also engaged in the real estate business and may not be transmitted, retransmitted, or provided in any manner to any unauthorized individual, office or firm except as otherwise specified in the MLS Rules and Regulations. Association Members who receive such information, either as an Association service or through the Association's MLS, are subject to the applicable provisions of the MLS Rules and Regulations whether they participate in the MLS or not.

ARTICLE XIV REALTOR® CHAPTERS

Section 1. CHAPTERS. To ensure that every REALTOR® member within the territorial jurisdiction of the Knoxville Area Association of REALTORS®, is involved and confident of his or her significance in the Association, the Association will establish Chapters for their participation and support.

When requested, Chapters will be formed in those counties outside of Knox County with one hundred or more Primary REALTOR® Members.

REALTOR® participation in a Chapter of the Knoxville Area Association of REALTORS® is voluntary and is not a condition of REALTOR® Membership in the Association.

The Chapter will give the REALTORS® outside of Knoxville and Knox County identity in their respective counties and allow for community involvement and recognition.

The Chapter will allow community activities to be directed by REALTORS® within their communities and counties.

The Chapter will ensure a unified voice on matters of importance to the REALTORS® within their communities and counties.

The Chapter will help The Association determine and coordinate programs, activities and policies for all members

The primary purpose of the Knoxville Area Association of REALTORS® is to unite and serve all of its members and to enhance the ability and opportunity of its members to conduct their business ethically, professionally, and successfully.

Section 2. NAME. A Chapter may use the name " _____ County REALTORS®, a Chapter of the Knoxville Area Association of REALTORS®".

Section 3. STRUCTURE. The Chapter members will elect a Chairman to serve a two year term as the official spokesperson for the Chapter. The Chairman will be the presiding officer at all Chapter meetings. The Chapter Chairman will automatically be on the Board of Directors of the Knoxville Area Association of REALTORS® and the Tennessee Association of REALTORS®. As the liaison between the Board of Directors and the Chapter, the Chairman will ensure effective communication within the Association. The Chapter members may elected a Secretary to keep official minutes of Chapter meetings.

Section 4. MEETINGS. A Chapter may have local meetings to stimulate participation and actions in programs of interest to the REALTORS® within their communities and counties. The Association will assist the Chapter in planning, promoting and presenting Chapter Meetings.

Section 5. RULES OF ORDER. As with all meetings of the Association, the latest edition of Robert's Rules of Order shall be recognized as the authority governing the Chapter meetings.

Section 6. ACTIONS AFFECTING FINANCE AND POLICY. The Chapter Chairman must submit all recommendations affecting the Association's finances and policies to the Board of Directors before the Chapter takes any action.