

ALLIANCE

POLICY AND PROCEDURE MANUAL

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Preface

The purpose of this manual is to set forth basic policies and general guidelines, which govern the day-to-day operation of Better Homes and Gardens Real Estate Alliance, LLC (BHGRE Alliance). In any matter not covered by this manual, experience, the National Associate of Realtor's Code of Ethics, and Multiple Listing Service (MLS) rules, and the Law and Regulations of Kansas Real Estate Commission; all of which are incorporated herein by reference, will guide management.

Management will, from time to time, make additions and revisions that will be announced and published to become effective with reasonable notice. Sales associates and employees of BHGRE Alliance are expected to incorporate these policies into their day-to-day activities and to maintain an up-to-date copy of this manual in their files for reference.



Broker-Sales Associate Relationship

Sales associates are affiliated with BHGRE Alliance as independent contractors and no employeremployee relationship exists or is to be implied from any title, provision, or language used in this manual. BHGRE Alliance shall have no obligation to withhold taxes or Social Security from brokerage fees. To the benefit of both the sales associate and BHGRE Alliance, both parties shall sign an Independent Contractor Agreement.

One important goal of BHGRE Alliance is to provide the greatest possible opportunity for personal and professional development of each sales associate. Ultimately, however, the success of sales associates is theirs to make. Sales associates are in business for themselves and will be respected as such. All contacts made by sales associates through their sphere of influence or personal image advertising are considered the associate's property, and are treated as privileged information.

As a company, BHGRE Alliance operated with the goals of profitability, growth, and longevity. These goals are best achieved by providing the highest quality service possible to all clients and customers without regard to race, gender, color, national origin, religion, special needs, or sexual orientation. This level of service will be supported by absolute integrity, a continual effort to improve skills through training, and a continual effort to obtain positive results for clients and customers in all real estate matters. Every sales associate is expected to operate within this framework.



Ethics

Defined simply, the word "ethics" means moral principle and quality of practice. In the real estate business, ethics govern our professional relationship with out prospective buyers and sellers with our fellow REALTORS®. Our personal and professional ethics represent our integrity and spirit of proper conduct. Each sales associate in this company will strictly adhere to the National Associate of Realtor's Code of Ethics and follow the Kansas Real Estate License law.

As a franchisee of Better Homes and Gardens Real Estate, BHGRE Alliance recognizes and adheres to corporate core business standards. It is important for a brand to have at its foundation a set of core values. This helps ensure the brand remains on the right course for growth, including aligning with the right companies which also share its values. It enables the brand to prioritize effectively and hit and exceed goals. Most importantly, it serves as a blueprint for its service philosophies and practices.

Better Homes and Gardens Real Estate's core values are PAIGE: passion, authenticity, innovation, growth and excellence. PAIGE represents the following:

- Passion to stimulate energy to a higher level of inspiration and emotion
- Authenticity being actually and precisely what we claim to be
- Innovation to be contemporary in our approach to business and life
- Growth to have increasing influence
- Excellence to consistently exceed expectations



Agency Disclosure

BHGRE Alliance shall represent sellers and buyers utilizing the concept of transaction broker and designated buyer or seller agency as outlined in listing and buyer agency forms supplied by the Wichita Area Association of Realtors (WAAR) and signed the client(s). All sales associates are to comply with the agency regulations of the Kansas Real Estate Commission, including the execution of all documents, the Agency Information for Consumers Bulletin, and Agency Disclosure in the Offer to Purchase Contract.

Agency representation is a mutual decision between consumer and sales associate. Sales associates are responsible for complete fiduciary loyalty to the client, and will discuss and disclose agency options to the consumer using the Agency Information for Consumers Bulletin at the first substantial contact.



Federal Antitrust Law Compliance

Policies, procedures, commission rates, and special services of BHGRE Alliance are never to be discussed with agents from other offices casually or otherwise. If a question should be asked of you or discussion started regarding the previous statement, immediately leave the conversation. Likewise, you should not discuss commission rates or practices of other offices with other agents. No agent shall speak derogatively about a fellow REALTOR®, nor participate in any discussion of boycotts, price fixing, or any other restraint of trade violations.



Fair Housing

Sales associates specifically acknowledge the REALTOR® policy to comply strictly with all applicable Fair Housing Laws, and to provide equal professional service to all persons pursuant thereto. Associates further agree to abide by this policy, and understand that any violation thereof will constitute cause for termination.



Advertising

BHGRE Alliance reserves the right to select and use advertisements, which will fit into a well-balanced program and secure the greatest exposure for company listings and company image.

BHGRE Alliance will market and advertise only those properties on which the company has an Exclusive Right to Sell Listing or Property Agreement.



Awards

Sales associates work hard every day to bring the best service possible to their clients on behalf of the company and of themselves as independent contractors. It is important to take time to acknowledge all the hard work put in throughout the year to make BHGRE Alliance the premier real estate agency in the Wichita metropolitan area.

As a company, BHGRE Alliance also awards sales associates and office personnel for exceptional service in the industry. At the State of the Company meeting, BHGRE Alliance will honor those who may have met various production standards, shown leadership in the community, delivered outstanding service to clients, and more.

Better Homes and Gardens Real Estate offers an awards and recognition program designed to honor top performance, based on Adjusted Gross Commission (AGC) for brokerages. Sales associates and teams of two or more qualify based on Gross Commission Income (GCI) and unit sales.

Nomination-based awards will recognize standout execution of important business strategies, including marketing, community involvement, and implementation of our brand's core values (P.A.I.G.E) on a sales associate and company level. Top company performers working with partners, such as Cartus and American Home Shield, are also awarded.

For further information on awards from Better Homes and Gardens Real Estate, visit the BHGRE Alliance Greenhouse.



Brokerage Fees

Decisions to take legal action to collect fees due shall rest solely with management. Expenses of collection shall be deducted from the total amount recovered and the balance paid to the sales associate on the usual schedule.

The decision to accept a note or other security as equity in lieu of, or as part of, a brokerage fee due shall rest solely with management.

Approval of management must be obtained in advance when a brokerage fee is reduced in order to affect a sale. If company approval is not obtained in advance, the entire reduction shall be borne by the sales associate reducing the brokerage fee.

When multiple in-office contracts are presented to a seller, the brokerage fee will never be changed from the agreed upon fee in the Listing Agreement. If an arrangement is agreed upon at the time the Listing Agreement is signed, the listing agent will disclose, via the MLS, the Variable Rate Commission.

Brokerage fees for closing files submitted to the office prior to 3:00 p.m. on any given business day shall be paid to the sales associate by 3:00 p.m. on the following Tuesday or Thursday closest to the closing date. Unless the sales associate requests otherwise, commission checks will be disbursed via mailboxes.

The company brokerage fee for residential properties shall be as follows

- Properties will be listed for a minimum of six percent (6%) commission. Any commission less than this requires broker approval.
- The minimum fee accepted on any business opportunity listings shall be a ten percent (10%) commission or two-thousand dollars (\$2,000.00), whichever is the greater amount.



Compensation Schedule

The gross commission by which a sales associate's commission is determined, in all cases, after any referral fees.

Any agreements between sales associates not outlined in this manual shall be submitted in writing to the broker.

Referral fees will be paid on the same schedule as typical sales commissions.

All sales associates shall receive one hundred percent (100%) of the administrative fee received for selling a home warranty.

All clients of BHGRE Alliance shall receive the best possible service. Sales associates who are not available to service a client appropriately are expected to cooperate with another sales associate for assistance, ensuring the client does, in fact, receive the best service possible. The sales associate requiring assistance will pay compensation for any assistance.



Cooperation and Partnerships

It is necessary for a sales force to work together cooperatively. The more experienced sales associates should be willing to help new sales associates, when possible. When the floor person is busy, other sales associates in the office should assist him/her to the interest and benefit of the client. Any disagreements shall be reported to, discussed with, and resolved with/by management. Under no circumstances should a disagreement be discussed with other sales associates.

Each sales associate should establish a working relationship, including a compensation schedule, with another sales associate within the firm to cover his/her responsibilities when he/she is unable to do so. The sales associate will pay compensation for these working relationships.



Deposits, Offers, and Acceptance

Acceptance

It is the policy of this office that no property will be taken off the market until the seller has accepted an offer. Therefore, until a seller has accepted an offer in writing, other offers must be presented.

Checks

When a check is given as an earnest money deposit, it must be made payable to the title company or others as outlined in the contract. Checks must be promptly submitted to the office. If the check is payable to the builder, a copy of the check must accompany the sales contract. If the check is payable to the title company, and the sales associate gives the check to the title company for escrow, the sales associate must provide the company with a copy of the check and a receipt of funds from the title company.

The sales associate is responsible for the full amount of any monetary loss to the company to do neglect or malpractice on their part.

Deposits

When an offer is accepted, the selling and listing agent should follow-up and make sure the escrow deposit that was agreed upon in the contract has been collected and deposited in the appropriate escrow account. No delay in the payment of the escrow money is acceptable. If a delay occurs, all parties to the transaction must be notified immediately.



Multiple Contracts

In the event multiple offers on a property are received prior to presentation or acceptance of an earlier contract, all buyers making an offer, or their agent, should be made aware that there are additional offers. However, sales associates are to never divulge the amount of the other offers. This allows all buyers the opportunity to make their best possible offer. No offers are to be withheld from the seller awaiting a possible additional offer.

If the listing sales associate is also one of the selling sales associates, then the broker or a third party should present the multiple contracts.

Presenting the Contract

Kansas real estate law requires that all offers be presented to the seller as soon as possible The listing sales associate must be notified of an offer as soon as it is written. If the listing sales associate cannot be located within one (1) hour of original notification of the written offer on his/her listing, contact your broker, Greg Fox, immediately. Other arrangements will be made to resolve the issue. Sales associates are never to contact the seller directly for offer notification.



Direct Mail

The following disclaimer should be printed on all introductory letters, promotion flyers, and other printed materials:

"If your property is currently listed with another REALTOR®, please disregard this notice. It is not our intent to solicit your listing."

All sales associates are encourage to mail promotional post cards, open house invitations, and announcement cards on a consistent schedule of at least once a month.



Education

Mandatory Education

All sales associates are expected to complete the required Kansas Mandatory Education Hours for license renewal, at their own expense.

Elective Education

BHGRE Alliance strives to keep on top of all trends and changes in the real estate industry. From time to time, there will be seminars and classes on varying topics. While sales associates are not required to participate in these educational sessions, it is strongly encouraged that all sales associates take advantage of the opportunities offered by the company.



Inquiries

If a prospect comes into or calls the office and asks for a particular sales associate, the following shall apply:

- Every attempt will be made to locate the sales associate at that time (i.e. calling office, calling cell phone number, email).
- In the event that sales associate cannot be located within ten to fifteen (10-15) minutes, then the prospect will be referred to an available sales associate, at the discretion of management.
- Thereafter, the requested sales associate will be notified about the inquiry and brought upto-date concerning the prospect. The sales associate shall submit, in writing, how the
 commission fee is to be divided if a sale results to management. The division of the
 commission will be decided between the sales associates. If the two sales associates cannot
 agree to a commission split, management will determine the commission split after both sales
 associates have presented their case.



Listings

Acceptance

All listing must be accepted and approved by management.

Cancellations

No listing may be withdrawn or deleted without management approval.

Changes

Any changes in the status of a listing must be accompanied by written permission form the seller. All changes will be input into the MLS, and a copy provided to the office. Any fines or assessments charged by the MLS due to a sales associate's neglect in servicing the listing will be incurred by the sales associate.

Ethics

National Association of Realtors (NAR) Code of Ethics should be adhered to at all times.

"When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly." – Article 1

The full text can be accessed at http://www.realtor.org/sites/default/files/policies/2015/2015-Code-of-Ethics.pdf.

Exclusive Right to Sell

It is the policy of the company to work only on exclusive right to sell listings at a minimum brokerage fee previously set forth in this manual. It is illegal to accept net listings.



License Law

All listings must have a completed Property Condition Report (PCR), recommended by the Kansas Real Estate Commission and WAAR; Seller's Net Estimate; a signed copy of the MLS listing; seller contact information, including phone numbers and email addresses; and Lead-Based Paint disclosures, when applicable.

Lock Boxes

Computerized lock boxes insure maximum accessibility of the house to other REALTORS®, thus making it easier for prospective buyers to see the property. Listing sales associates should encourage all sellers to use the lock box on each listing. Please use CBS codes only when absolutely necessary.

Lock boxes will be provided by BHGRE Alliance, and will be check out by office personnel and assigned via internet to that listing. Lock boxes must be check in prior to the commission check being entered.

Reassignment

Should a sales associate mishandle a transaction, the broker reserves the right to reassign a transaction to another sales associate.

Reassignment upon Termination

All listing are taken in the name of the company and remain the property of the company. Any unsold listings will be assigned to other sales associates at the discretion of management upon termination of a sales associate.



Responsibilities of Listing Sales Associate

- To complete the Exclusive Right to Sell Agreement, PCR, Comparative Market Analysis (CMA), agency forms (i.e. Consumer Bulletin, Agency Disclosure), and home warranty application (if applicable). Listing sales associates are expected to input the listing into the MLS and submit all documents to the office in a timely manner.
- To submit all listings promptly. A copy of the listing should be in office files the same business day the listing appears in MLS. Listings may be turned in the morning after a weekend or holiday, if needed.
- To ensure that listings are properly set up for tour, open houses, property promotions, and advertising.
- To use every possible means to obtain accurate information regarding listings.
- To communicate with the owner on a weekly basis. It is recommended that a written report be mailed or emailed to owner monthly during the listing term.
- To present all contracts promptly. Common sense can determine what constitutes an unreasonable delay.

Sharing Fees

When two sales associate co-list a property, they shall enter both of their names on the Listing Agreement and MLS forms. Any agreement to share a fee should be in writing and signed by both sales associates. A copy of the agreement should be given to management, and kept on file by both sales associates.

Submitting Listings to MLS

BHGRE Alliance believes that sharing information with other REALTORS® in the MLS is in our client's best interest, therefore, all listings will be input in the MLS within twenty-four (24) hours of execution. Any exceptions (i.e. construction delay, buyer preparing home) must be approved in writing by the broker.



Management

The company believes that sales associates within the office involved in brokerage fee controversies can and will settle their differences between themselves, and in an amicable and equitable manner. Failing this, the sales associates should ask management to recommend a settlement.

Do not direct any questions concerning company policies and guidelines to anyone other than management.

Management goes to great lengths to insure proper instruction of office policies and guidelines. Do not adhere to opinions differing from those of management.

From time-to-time, management may call special meetings for the sole purpose of changing company policies and guidelines. All sales associates should attend.



Open Houses

Sales associates may hold open houses when they have the permission of the seller. Open houses are designed primarily to attract prospective buyers so that the sales associate may meet them. To that end, open houses should be heled in properties that are easily located by the public and will attract prospective buyers.

The appropriate promotion must be done the week prior to an open house. This marketing tool should not be used just as a pacifier for the seller. The recommended time is Sunday from 2:00 to 4:00 p.m.

Open house signs are the responsibility of each agent.

Promotions and Signs

Open house flyers and invitations should be distributed no later than two days prior to the open house.

The open house sign should be placed in the yard on the Friday afternoon immediately prior to the Sunday open house. On the day of the open house, all directional signs must be posted properly and lawfully. The sales associate shall be responsible for any and all fines incurred for promotion and/or signage.



Operational Guidelines

Agents accessibility

Each associate should have a cell phone with voicemail features and email so that he/she is always accessible to customers, clients, office personnel, and other working affiliates.

If a sales associate finds themselves unavailable, for a short or extended period of time, he/she must notify management in writing of pending business and who will be handling the specified business for the interim.

Agreements

Delivery

A copy of any written instrument must be given to the client or prospect when it is signed.

Acceptance of an agreement by a party requires notification and/or delivery of the signed, written instrument.

Explanation

Sales associates are to explain all provisions and ask if the document is completely understood. Without exception, they should read all contracts and agreements affecting the rights and liabilities of the parties.

Attorneys

It is generally a great advantage to a broker when a party to a transaction is represented by counsel. It is important that the sales associate inquires as to the correct name of the attorney(s) representing all parties.

Under no circumstance is representation by an attorney to be discouraged.

Automobiles and Auto Insurance

It is the responsibility of each sales associate to furnish his/her own automobile and pay all expenses thereof. The sales associate will provide the broker with a memorandum showing the name of the



automobile insurance company, policy dates, type of coverage, and limits of liability for personal injury and property damage. A minimum of three hundred thousand dollars (\$300,000) liability insurance coverage is recommended.

Business Cards

A sales associate's initial order of business cards will be provided for each associate. Subsequent orders will be the sales associate's responsibility. Use of company logo is mandatory. There are several brand preferred business card templates available on the BHGRE Alliance Greenhouse. All layouts, additions, and pictures outside of the preferred templates must be approved by the broker. BHGRE Alliance logos infringement will not be allowed.

Agent branding is strongly encouraged. However, all brand standards must be strictly adhered to at all times.

Buying and Selling Property

Sales associates are allowed to sell and purchase for the purpose of occupying and living in a home without the office collecting a commission. Purchases of sales of investment property or primary residence more than twice per year may be charged the standard office portion of commission on the property or properties, in adherence with the sales associate's normal split. All sales associates must disclose their intentions to the broker prior to listing or purchasing a property.

When buying or selling property, sales associates must indicate on the contract that they are a licensed real estate agent. Sales associates will pay all costs associated with the sale, including advertising and administrative costs.

Conduct

In the office, the Golden Rule must be followed. Each sales associate is a business associate who is entitled to respect and cooperation in the working environment. Sloppy appearance and foul language will not be tolerated. When in office, sales associates should be working. Sales associates are to take charge of their own business, and not to interfere with the business of other sales associates and/or office personnel.



Fiscal accountability is necessary in order for each sales associate to receive the support to which he/she is entitled and also to insure that the company mission is maintained.

Confidential Relationship

Both personal and business matters of clients and customers are strictly confidential, and should never be discussed with other clients, customers, or agents.

Personally identifiable information (PII) of clients, customer, and agents is to be kept with the upmost confidentiality in secured areas only, such as a locked filing cabinet. Sales associates are never to leave documents with PII in unsecured areas, such as the print center, conference rooms, and the agent pit.

Desk Facilities

Computer workstations are provided for sales associates to print mailers, input data into MLS, manage databases, and other typical real estate activities.

No programs may be installed or downloaded without broker approval.

Games, surfing the web, and other non-business activities will not be tolerated.

Sales associate who have offices are able to join the company-shared databases. The broker must approve all hook-ups. Office personnel will assist with this process.

Dress Code

All sales associates will dress in business attire, appropriate to the practice of real estate. Based on NAR statistics, career apparel is strongly encouraged, and will insure each sales associate up to four (4) additional closed transactions per year.



Keys for Listed Properties

Each property listed with the company should have a lock box. For those properties where the seller will not allow a lock box, other license REALTORS® may check out the key from BHGRE Alliance office personnel in order to show the property. When a key is checked out, the agent's name, office, and phone number will be logged. Keys are to be returned the same day they are checked out. Sales associates are to observe these standards when borrowing keys from other agencies.

Key are never to given to the purchaser prior to closing. The selling sales associate must accompany the purchaser for the inspections, walk-throughs, showings to family members, and other like occurrences.

Legal Advice

A sales associate must not give legal advice to be perceived as practicing law either directly or implied. When the buyer or seller raises a question that the sales associate know the answer to, but is bordering on legal advice, the sales associate should respond by saying, "That is a legal issue, and it would be best if you consulted an attorney."

Letter Writing

All mass mailing letters, direct mail pieces, newsletters, flyers, or other materials used to solicit listings or buyers, must have management approval prior to printing any piece. Use of templates from the BHGRE Alliance Greenhouse is preferred.

Mail and Deliveries

Mail will be disbursed via mailboxes, unless the sales associate requests otherwise.

In the case of a package delivery, a good-faith effort will be made to alert the sales associate in a timely manner. Methods of contact will be limited to email and phone to ensure receipt of the message.



Meetings

Office meetings will be scheduled by management when required. Sales associates are strongly encouraged to attend these meetings to familiarize themselves with information that is distributed, and to be a part of invaluable discussion that occurs at these meetings.

Messages

A good-faith effort will be made to deliver any and all messages to sales associates in a timely manner. Methods of contact will be limited to email and phone to ensure receipt of the message.

Multi-function Office Machine and Printer Usage

For the general business use of sales associates, the company will pay for all printing and copying necessary for the completion of a transaction. However, if management observes abuse of the resources, the company reserves the right to limit and/or restrict use of these resources.

Sales associates are not to use the copy machine for personal copying or printing. Management must approve all exceptions.

Obligating the Broker

A sales associate shall have no authority to bind the broker by any promise or representative unless specifically authorized in writing.



The Offices

Appearance

It is important that the offices always appear neat and orderly. All sales associates and other personnel are, therefore, urged to be conscious of this fact. Desks and trashcans should be kept clean at all times.

Sales associates are responsible for the condition of common areas after their use. All materials should be cleared from conference rooms at the conclusion of every meeting.

Lobby areas are especially important since they are first thing the public sees. Sales associates are asked to share responsibility for maintaining the appearance of these areas daily.

Computers

The computers available in office are solely for the use of all associates of BHGRE Alliance. They have the MLS software. Microsoft Office Suite, and other programs as the broker deems appropriate.

Under no circumstances is any associate to change any default setting or system configuration without management approval.

Equipment and Supplies

Office equipment, supplies, reference material, etc. shall not be removed from the office without the broker's permission. Materials deemed necessary to complete a real estate transaction outside the office are excluded.

Hours

The offices of the company are open Monday through Friday from 9:00 a.m. to 5:00 p.m. Depending on the time of year, the regular schedule may be amended.

Each sales associate will have a key to enter at any time. All sales associates are expected to follow procedures for opening and closing the offices. Failure to follow this procedure will result in loss of after-hours access to the offices. Any and all charges from an after-hours security system provider response may be passed on to the sales associate in the building at the time.

Policy and Procedure Manual



Records

Copies of all correspondence pertaining to real estate, regardless of whether they are written by sales associates or others; copies of all contracts, agreements, and addendums; and all other required transaction documents must be kept on file. When appropriate, copies must be given to management to keep on file. Violations of this policy will result in withholding of commissions until compliance has been completed.

Postage Costs

The sales associate must pay for all mass mailings and personal promotional materials, as approved by management. Management may pay for approved mailings at the discretion of the broker.

Referral Fees

Referral fees of any kind may only be paid or received in accordance with the Real Estate License law. The recommended referral fee on transactions is twenty five percent (25%) of the listing or selling fee. The company must approve all referral agreements.



Showing Properties Not Listed by BHGRE Alliance

Sales associates must follow the showing instructions on the MLS printout, and treat the listing broker or sales associate's clients as their own. Clients of other agencies are to be given every courtesy. However, discussion of the price of the property should not occur under any circumstance.

Contact with the sellers regarding offers is prohibited. An offer must be submitted through the listing broker or sales associate.

BHGRE Alliance believes feedback is an important tool to service listings. We recommend that sales associates call or email the listing agent and provide feedback immediately after showings, prior to request for feedback, if possible.

Signage

The most effective and inexpensive way to advertise and secure prospect inquiries is the use of signs. The company will maintain signs and frames for use by agents. Sales associates should purchase personalized yard signs through the company at their earliest opportunity.

Personal phone numbers and photos may be included on yard signs. If personal phone numbers are used, the phone must be answered in accordance with normal business practices. In no case should children, significant others, or anyone other than the sales associate answer in place of the sales associate.

Management must approve all yard sign design, while encouraging branding within Better Homes and Gardens Real Estate.

Support of Better Homes and Gardens Real Estate

Sales associates agree to cooperate fully with the company in implementation of all Better Homes and Gardens Real Estate and BHGRE Alliance programs, courses, and services



Trial and Legal Expenses

If any transaction a sales associate is involved in results in a dispute, litigation, or legal expense, the sales associate shall cooperate fully with the broker. Broker and sales associates will share all expenses connected therewith, in the same manner they would normally share the brokerage fee resulting from such transaction if there were no dispute.

It is the policy of BHGRE Alliance to avoid litigation whenever possible. The broker reserves the right to 1) determine whether or not any litigation or dispute shall be prosecuted, defended, compromised, or settled, 2) the terms and conditions of any and all compromise or settlement, and 3) whether or not legal expense shall be incurred.



The Final Word

If any situations arise that are not specifically covered in this manual, the sales associate should abide by the decision that is made by management on that situation.

Management reserves the right to amend, alter, or change certain policies and guidelines in this manual for the betterment of the company. This flexibility will insure company success.