

## GENERAL

(a) No departure from the Rules and Regulations will be permitted without the authorization of Head Office.

3 Exceptions to Rules

(b) If it becomes impossible or inadvisable at any time to carry out a rule, an explanation shall be sent to Head Office, and an alternative suggested, so that an exception may be authorized.

The hours of business prevailing at branches are from <sup>7:30</sup>~~10~~ a.m. to 12 o'clock noon on Saturdays, and from <sup>4:30</sup>~~10~~ a.m. to <sup>4:00</sup>~~3~~ p.m. on other days. There shall be no departure from this practice without the authorization of Head Office.

4 Hours of Business

The duties imposed by the Rules and Regulations upon any officer shall devolve in his absence upon the officer acting in his place.

5 Delegation of Duties

Rules containing references to legal practice and procedure have been framed, unless otherwise stated, in accordance with Canadian law, but shall be carefully observed by branches outside of Canada unless they conflict with the law of the country in which a branch is situated. If there is any question regarding the proper course to follow, the matter shall be referred to Head Office or the district Supervisor.

6 Legal Procedure