



Member Association By-Laws

OF

The Concordia Undergraduate Psychology Association
Association des Étudiant(e)s en Psychologie de l'Université Concordia

Created on February 24th, 2015

SECTION 1: DEFINITIONS

1. **Definitions.** Unless there exists an express contrary provision or unless the context clearly indicates otherwise, in the Annex C of ASFA the term or expression.

“Academic Year”: refers to June 1st until May 31st of the following year;

“Annual General Meetings”: Shall be convened at the end of the year satisfying article 35.

“ASFA”: refers to the Arts and Science Federation of Associations, the umbrella association for the faculty of Arts and Science at Concordia University;

“Association”: refers to the Concordia Undergraduate Psychology Association (CUPA) Executive Body.

“These By-Laws”: refers to CUPA's By-Laws;

“Election Expense”: Refers to the cost of any goods or services used during the election period to promote or oppose, directly or indirectly, the election of a candidate.

“Campaign materials”: refers to any printed matter, paid advertisement in any media, emails, or any other object used to promote, oppose, directory or indirectly, the election of a candidate;

“Council”: refers to ASFA Council of Representatives;

“Deputy Electoral Officer”: refers to an assistant hired by the Chief Electoral Officer. It shall be abbreviated as DEO;

“Director”: Refers to a non-executive part of the Association appointed by the Executive Body

“Election Committee”: refers to a group of students organized by the Chief Electoral Officer for the purpose of coordinating electoral proceedings;

“Executive Body”: refers to the President and the Vice-Presidents of the Association;

“Juridical Day”: means a calendar day excluding Saturdays, Sundays, days when the University is closed;

“Members”: refers to every student enrolled in a major, minor, honours or specialization in Psychology or Behavioural Neuroscience at Concordia University;

“Member Association”: refers to any departmental association within the umbrella association of ASFA;

“Non-Juridical Day” shall mean Saturday, Sunday and any other day that is a nonJuridical Day as defined in the *Quebec Code of Civil Procedure* or which is a University holiday;

“Polling Period”: refers to a period of at least two (2) School Days during which the polls in an election will be open no later than 10h00 and close no earlier than 18h00;

“Public Notice”: refers to the placement of posters in areas that are the most prominent to psychology students.

“Referendum”: shall mean a referendum duly held in accordance with Section 7, Subsection C of these By-Laws and within the ASFA Electoral Regulations;

“School Day”: refers to a day in which the University is open for normal operation;

“Special General Meetings”: Shall be convened in specific circumstances satisfying article 39.

“University”: shall mean Concordia University in Montreal, Quebec.

SECTION 2: THE ASSOCIATION

1. **Name.** The name of the Association hereby established shall be the Concordia Undergraduate Psychology Association, abbreviated as CUPA.
2. **Members.** Every student enrolled in a major, minor, honours or specialization in Psychology or Behavioural Neuroscience at Concordia University shall be a member of the Association;
3. **Logo.** The logo at the top of these By-Laws shall be the official visual representation of the association.

Changes to the logo need to be approved by the membership through Referenda in accordance to Section: 7 Subsection: C or during a Special General Meeting in accordance to Section: 6 article:39;

4. **Objectives.** The purpose of the Association shall be:
 - a) To represent their membership to their umbrella association; faculty members and the community;
 - b) To organize social events and create a spirit of community within their membership;
 - c) To provide academic services for their membership including but not limited to: mentorship program(s); guest speaker(s); case competition(s); providing information about volunteering and research opportunities.
 - d) To follow any and all objectives of the association prescribed in their by-laws;
 - e) To strengthen ties between its members; students and student groups of other departments; faculty members; and the external community;
 - f) To help the transition of incoming new psychology students by providing or guiding the members to the necessary resources, services and support;
 - g) To raise awareness and funds for those suffering with mental illnesses, to aim to lower the stigma associated with it, and educate the community to the best of their ability about mental health issues;
 - h) To be advocates towards lowering the stigma associated with mental health issues and promoting awareness.

SECTION 3: THE Executive Body

5. The Association shall be composed of the following Executives, who shall act as the Board of Directors of the Association:
 - a) President;
 - a) Vice-President of Financial Affairs
 - b) Vice-President of Logistics and Internal Affairs
 - c) Vice-President of External Affairs
 - d) Vice-President of Social Affairs
 - e) Vice-President of Academic affairs
 - f) Vice-President of Communications and Public Relations
6. **The President.** The President shall be responsible for the oversight of the Association. The President shall be one (1) of two (2) signing authorities of the Association. They shall act as the primary spokesperson of the Association and the Chief Executive Officer. They shall act as the immediate supervisor of all the association's employees, directors and executives. They are responsible for delegating tasks to the rest of the Executive Body as they deem necessary. Along with the VP Finance, they will apply for external funding to ensure that the Association has sufficient funds for their events. They shall assist the VP Finance with the annual budget at the beginning of the Academic Year. They are responsible for hiring a CEO and ensure they complete their tasks accordingly to Section 7 of these By-Laws. They shall also be responsible for the review and upkeep of the Association's by-laws. To the best of their ability, they are responsible in assisting with the transition of their successor
7. **Vice-President of Financial Affairs.** The VP Finance shall be the primary spokesperson for all matters

related to the Association's finances. The VP Finance shall be one (1) of two (2) signing authorities of the Association. They shall be responsible for the creation of a budget at the beginning of the Academic Year as per ASFA's By-Laws, with the assistance of the President. They shall also be responsible for the regular upkeep of the budget. Along with the President, they will apply for external funding to ensure that the Association has sufficient funds for their events. They are responsible for updating the entire Executive Body, and if requested by members, of all financial matters of the association. They shall also be the main liaison between the Association and ASFA's Finance Committee. To the best of their ability, they are responsible in assisting with the transition of their successor.

8. **Vice-President of Logistics and Internal Affairs.** The VP Logistics will be the booking officer and be the primary liaison with facilities management, hospitality, and the Dean of Students Office when it comes to the specific logistics for events. They shall act as the secretary and bookkeeper of the Association. They shall be responsible for taking minutes of the Association's executive meetings, general assemblies, and other meetings. They shall also be the main liaison between the Association and ASFA's Administration and Internal Committee. To the best of their ability, they are responsible in assisting with the transition of their successor.
9. **Vice-President of External Affairs.** The VP External shall be responsible for establishing and maintaining relations and communications of the Association with any organization, association and/or body external to the association and the University that have similar goals and interests of the association. They shall also be responsible for searching and acquiring sponsorship and other funding for the Association through the creation and maintenance of the association's sponsorship portfolio and other relevant strategies. To the best of their ability, they are responsible in assisting with the transition of their successor.
10. **Vice-President of Social Affairs.** The VP Social shall be responsible for the organization of the Association's social events. They are responsible for organizing a variety of events throughout the year that cater to the diversity of their membership. They shall, where possible, collaborate with other associations to expand their events and greater enhance the social experience of their members. To the best of their ability, they are responsible in assisting with the transition of their successor.
11. **Vice-President of Academic Affairs.** The VP Academic shall be the primary spokesperson for the Association's academic matters. They shall create and maintain a relationship with the department faculty and shall ensure that the academic interests of the students have been met. They shall attend duly convened departmental meetings and represent and voice the student body's concerns and academic needs. They are responsible for updating the entire Executive Body, and if requested by members, of all academic matters relevant to the department. They shall also be responsible for organizing a minimum of one academic event per semester including, but not limited to, the 'Psychology Research Design Case Competition' and guest speakers. To the best of their ability, they are responsible in assisting with the transition of their successor.
12. **Vice-President of Communications and Public Relations.** The VP Communications shall be responsible for the conception and creation of promotional material and marketing strategy for the Association and its events. They shall also be responsible for the advertising of any and all matters relevant to the Association. They shall also be responsible for the creation and distribution of the Association's newsletter; updating the Association's website; social media platform; and sending emails to the entire membership. They are responsible for the advertising and distribution of the association's clothing line. At the beginning of each semester, they are responsible for the promotion and creation of 'CUPA's Mentorship Program' and ensure their members are correctly paired within their concentration and preference. They act as the primary liaison between the members and the actions of

the Association. To the best of their ability, they are responsible in assisting with the transition of their successor.

13. The Executive Body and Councillor must be elected or appointed as per these By-Laws.
14. Each executive must commit two office hours per week where they are fully committed to their students and the association's tasks and duties. If an executive is unable to attend their office hours they must find a replacement or provide valid reasoning.

SECTION 4: DIRECTORS OF THE EXECUTIVES

15. Directors of the executives are appointed, non-executive members of the Association. They can be appointed at any time the Executive Body deem necessary.
16. If the responsibilities and duties of a Vice-President are deemed too demanding to be individually completed successfully, the Vice-President can recommend to the association to appoint a director.
17. The Director must be approved upon by a two-thirds (2/3) majority vote of the executive upon recommendation of the associated Vice-President or President.
18. Directors can be appointed for a specific pre-determined time period, and can be removed by a two-thirds (2/3) majority vote of the Executive Body if the allotted time period expires; or in accordance with Article 89 of these bylaws.
19. Directors shall not be allowed access to the student list.
20. A director cannot act as a signing authority or a booking officer.
21. A director cannot replace the councillor at duly conveyed ASFA council meetings.
22. Directors can include:
 - a) Director of External Affairs
 - a) Director of Academic Affairs
 - b) Director of Social Affairs
 - c) Director of Communications
23. **Director of External Affairs.** Shall be recommended for approval of the Executive Body by the VP External. They shall assist the VP of External Affairs strictly with the creation of the Association's sponsorship portfolio and acquiring sponsorship for the association's events.
24. **Director of Academic Affairs.** Shall be recommended for approval of the Executive Body by the VP Academic. They shall assist the VP Academic strictly with the execution of the Research Design Case Competition.
25. **Director of Social Affairs.** Shall be recommended for approval of the Executive Body by the VP Social.. They shall assist the VP Social specifically with the Association's collaborative events.
26. **Director of Communications.** Shall be recommended for approval of the Executive Body by the VP

Communications. They will be appointed if the current VP Communications lacks the technical skill for the creation of promotion materials.

SECTION 5: RELATIONSHIP TO ASFA

27. The Association shall exist as a Member Association of ASFA and shall be subject to the applicable policies and regulations.

Part I – Councillor

28. A Councillor shall also be elected during the by-elections or annual elections. The Councillor must be a member of the Association. This position is separate from that of the Executive Body and, as such, an individual running for an Executive position may also simultaneously run for that of Councillor.
29. Should a Councillor not be elected, an interim Councillor shall be appointed by the Executive Body from within the Executive Body. The interim Councillor shall hold office until the by-elections or annual general elections.
30. The Councillor's tasks shall include, but are not limited to
- a) Regular communication with the Association;
 - b) Knowledge of CUPA's By-Laws;
 - c) Knowledge of ASFA's By-Laws and Annexes;
 - d) Attending regular and special Council meetings of ASFA;
 - e) representing the membership's interests at ASFA Council; and
 - f) all other tasks as prescribed in ASFA's By-Laws and Annexes;
31. In the case that the Councillor cannot attend a regular meeting of ASFA Council, they must find a replacement from within the Executive Body. If they do not, the Councillor is subject to all absence policies as prescribed in the ASFA By-Laws.

Part II – Financial Relationship to ASFA

32. The Member Association shall adhere to all of the financial policies set forth in Annex B of the ASFA by-laws.
33. The Member Association shall adhere to any and all additional financial policies approved by a duly convened meeting of ASFA council.

Part III- Legal Relationship to ASFA

34. When conflicts between CUPA's by-laws and ASFA's By-Laws arise, ASFA's Judicial Committee will be consulted.

SECTION 6: MEETINGS OF THE MEMBERS

35. In accordance with the Quebec Companies Act, the Annual General Meeting is set to receive the financial statements from the previous fiscal year and the interim statements from the current fiscal year, receive the year-end report from the directors, receive the report from the Chief Electoral Officer about the election of the directors, and, if necessary, appoint auditors. The annual general meeting is suggested to be held annually towards the end of the winter semester. Quorum of the Annual General Meeting is 15 regular members. Motions cannot be presented at the Annual General Meeting.
36. Notice of the Annual General Meetings or Special General Meetings shall be fourteen (14) days. The notice shall be sent by email to each member.
37. Each member has the right to participate and vote at the Annual General meeting and in Special General Meetings.
38. General and Special General Meetings shall be governed by the latest edition of Robert's rules of order. Should there be a conflict between Robert's rules and the by-laws or policies of the Association, the latter takes precedence.
39. Special General Meetings can be called by the Executive Body or upon the request of four percent (4%) of the members. Quorum for a Special General meetings shall be four percent (4%) of the Regular Members. The request must contain the items of business to be included on the agenda of the special meeting. Only the items contained in the notice of meetings can be discussed at a special general meeting.

SECTION 7: ELECTIONS & REFERENDA

Subsection A: Parties to an Election

Part I – Electors

40. Every member, as defined in Section 2 of these By-Laws, who is registered by the first day of the polling period is an elector.
41. Each elector may cast one ballot in an election for each office open for election.

Part II – Election Committees

42. Every person who is an elector is eligible to participate in an Election Committee.
43. Notwithstanding the foregoing, any election officer is ineligible to participate in an Election Committee.

Part III – Member Association Chief Electoral Officers (CEOs)

44. CEOs shall be appointed by the Association for a term following the general election period, or until such time as they are no longer a Member Defined in the ASFA By-Laws or resign, whichever comes first. Notice of appointment must be sent to the ASFA VP Internal, who shall verify the student status of the appointed CEO. If required, ASFA's Administration and Internal Committee may train the CEO.

45. The CEO may resign by notifying CUPA's VP Internal and Logistics; CUPA's President or ASFA's VP Internal in writing.
46. CEOs shall be paid in the following way:
 - a) CEOs will be paid an honorarium of \$200.00 per by-election, referenda, or annual general elections, up to a maximum of \$400.00 for the academic year.
 - b) The CEO's honorarium shall be paid following services rendered Association within ten (10) school days.
 - c) CEOs in charge of multiple Member Association elections shall receive the full amount for their first election, and half of the full amount for all other obligations on the same campus. The total amount shall be divided equally amongst all Member Associations involved.
 - d) DEOs, polling clerks and other electoral officers shall be paid a total maximum of \$50.00 per by-election, referenda, or annual general elections decided by the CEO. All amounts over \$50.00 shall come out of the CEO's honorarium.
47. The CEO is responsible for adhering to these By-Laws and fulfilling all duties mandated therein.
48. The CEO shall:
 - a) verify that all parties participating in an election comply with these By-Laws;
 - b) issue directives on the fulfillment of these By-Laws;
 - c) receive and examine the reports and returns transmitted;
 - d) inquire into the legitimacy of the election expenses;
49. The CEO shall:
 - a) Provide any person who requests it, information regarding the specifications of these By-Laws and the fulfillment of duties there;
 - b) Give public access to all information, reports, returns or documents relating to these By-Laws.

Part IV – Electoral Officers

50. The electoral officers include the CEO and, as the case may be, any assistant, DEO, polling clerks, and any other person whose services are temporarily required by the CEO for the purpose of administering the election.
51. The following persons are not eligible to hold office as an electoral officer:
 - a) Current ; former or incoming Members of the ASFA Executive;
 - b) The Executive Body of an ASFA Member Association;
 - c) Current members of the CSU Council of Representatives;
 - d) Current members of the CSU executive;
 - e) A candidate currently running for a position on a Member Association;
 - f) Member of the Member Association hiring the CEO;
 - g) The Council Chairperson;
 - h) Members of the Judicial Committee.
52. The CEO shall ensure that the election is properly conducted, and, for that purpose, shall see to the

training of the electoral officers and direct their work.

53. The CEO may act as polling clerk or enlist the help of polling clerks.

Subsection B: Election Proceedings

Part I – Election Period

54. Elections for their Executive Body and Councillor must be held annually in the winter semester by March 31st. By-elections, should they be required, must be held in the fall semester by November 30th.
55. If there are vacant seats within the Executive Body or in the absence of a Councillor, a By-Election must be held to @ll said seats.

Part II – Nomination of Candidates

56. The nomination period shall begin ten (10) school days before the polling period and will end at midnight the day before the campaigning period is scheduled to take place.
57. Every eligible person may be nominated as a candidate for one office in an election by @lling out a nomination paper from the CEO.
58. A candidate who is an elected executive of another Member Association can run and sit on the Executive Body of the Association so long as there is no conflict of interest.
59. The nomination paper shall, under pain of rejection, contain the required number of signatures no later than the last day of the nomination period.
60. The nomination paper shall state the name of the candidate as well as their Concordia I.D. number, address, telephone number, e-mail address, and the office for which they are a candidate.
61. The nomination paper shall include a statement signed by the candidate(s) to the efect that they consent to the nomination.
62. The nomination paper shall include the printed name, signature, and Concordia I.D. number of no less than ten (10) electors or as prescribed by the associations' By-Laws, who are eligible to vote for the office for which the candidate is being nominated.
63. Upon @lling the nomination form, the candidate shall be provided with:
 - a) a receipt for the nomination;
 - b) a copy of these By-Laws;
 - c) the dates, times, and locations of all information sessions as soon as they are organized by the CEO in accordance with these By-Laws;
 - d) a form to be used for the return of election expenses provided for by these By-Laws; and
 - e) other information the CEO deems appropriate.
64. The CEO shall have the sole authority to verify the validity of the nomination papers.

65. A candidate may withdraw their nomination by transmitting a notice to the CEO in writing to that effect.

Part III – Announcement of Poll

66. At the beginning of the nomination period, the CEO shall issue a Public Notice to announce the holding of a poll.
67. Such announcements shall include, as the case may be:
- a) the particulars of the offices open for election;
 - b) the place(s) where the nomination forms may be obtained;
 - c) the place(s) and dates @xed for the @lling of nomination papers in accordance with these By-Laws;
 - d) the place(s) and dates @xed for the formation of election committees; and
 - e) the dates on which the polling will take place in accordance with these By-Laws.

Part IV – Campaigning Period

68. The campaigning period shall begin at least @ve (5) school days before the polling period and will end at midnight the day before the polling period is scheduled to take place.
69. At the beginning of the campaign period, the identity of all candidates will be made public by the CEO.
70. The CEO will notify the ASFA VP Internal of the candidates running in the election at the beginning of the campaign period.
71. Campaign material may be distributed, posted, published, broadcast, or otherwise disseminated only during the campaigning period. If the candidate fails to respect this regulation, they will be disquali@ed from the election by the CEO and have their name immediately removed from the ballots.
72. No space or facilities used or maintained by the University and/or ASFA and/or its Member Associations or its affiliated groups and associations may be used for campaign purposes by any candidate unless it is equally available to all other candidates for the same office.

Part V – Poll

73. No later than @ve (5) school days before the polling period, the CEO shall give a Public Notice setting forth the following particulars, as the case may be:
- a) The designation of each office, for which a poll must be held;
 - b) The names of the candidates for each office;
 - c) The day(s), time(s), and place(s) where the polling station(s) will be open for the poll;
 - d) The particulars relating to the office and the name must correspond to those appearing on the nomination paper.
74. Polling for the annual general elections of a member association shall be held the week following the campaign period and last no fewer than two (2) school day and no longer than three (3) school days.

75. Quorum is two percent (2%) of the Members.
76. The CEO shall create numbered ballots, should they be required.

Part VI – Election Expenses

77. Only a candidate may incur election expenses.
78. The maximum amount of election expenses that may be spent by a candidate for a particular office is fifteen dollars (\$15).
79. Every payment of an election expense must be justified by an invoice showing the name and address of the supplier, listed goods or services supplied, the date the goods or services were supplied, and the amount of the expense.

Part VII – Election Results

80. The CEO shall submit the results of the election, including the ballots, to ASFA's VP Internal within five (5) school days after the last day of the polling period.
81. In case the Association cannot provide legitimate election results including, but not limited to, electoral fraud, lack of quorum, or absence of elections to the Chief Electoral Officer by the given deadline, the Association shall be placed under the trusteeship of ASFA's Administration and Internal Committee, who shall oversee the hiring of a new CEO.
82. In the event of a tie for a position, it shall be determined by another day of polling with canvassing after five (5) school days but within ten (10) school days, should neither candidate withdraw from the election. All eligible voters are allowed to vote again. In the event of a tie, the polling period may extend past the March 31st or November 30th deadline.
83. The Executive is elected for a term of at most one year starting earliest on June 1st and ending latest on May 31st the following year.

Subsection C: Referenda

84. Referenda may be called by the Executive Body, by the Association's annual general meeting (AGM) or by a petition with the signatures of four percent (4%) of the Members, whichever is higher.
85. The Association's CEO shall give public notice of a referendum question at least ten (10) school days prior to the referendum.
86. The Association's executive shall submit the referendum questions to ASFA's VP Internal at least ten (10) school days prior to the referendum.
87. Quorum is four percent (4%) of the Members.

Subsection D: Vacancies in the Executive Body

88. In the event of a vacancy in the Executive Body, an interim executive may be appointed by the current Executive Body. The appointee cannot act as a signing authority or booking authority. The interim executive will hold office until the by-elections or annual general elections of the Member Association.

SECTION 8: REMOVAL FROM OFFICE

89. An elected executive or appointed director may be removed from office based on the following:
- a) Recurring, unwarranted behaviour deemed hostile and or a threat to the welfare of Concordia students and/or faculty;
 - b) Any violations of the Quebec *Charter of Human Rights and Freedoms* on Concordia University grounds;
 - c) Misappropriation of funds;
 - d) Dereliction of duties;
 - e) Violations of CUPA's By-Laws or ASFA's By-Laws
90. To remove an elected Executive from office, the Executive Body must unanimously vote at an executive meeting and present the accusations and reasoning in writing with signatures of the entire Executive Body to the removed executive.
91. The removed executive must be informed upon the discussion of their removal from office @ve days (5) prior to the meeting and be able to defend themselves prior to the discussion.
92. Directors can be removed by a two thirds (2/3) majority vote of the Executive Body if the allotted time period for their mandate expires; or in accordance with Article 89 of these bylaws.

SECTION 9: AMENDMENTS TO THESE BY-LAWS AND GENERAL PROVISIONS

93. The Executive Body can adopt changes to the By-Laws, which will be brought to a General Assembly of the membership. Public notice of the Assembly must be given at least @ve (5) days prior, along with the nature of the proposed changes.
94. Amendments to the By-Laws must be rati@ed by a two-thirds (2/3) majority.
95. Amendments to the By-Laws may also be done by referendum, as outlined in Section 7, Subsection C.
96. **Limitation of Liability.** No Executive, director or employee shall be liable for the acts, receipts, neglects or defaults of any other Executive, director or employee, or for joining in any receipt or other act for conformity, or for any loss, damage or expense happening to the Association through the insufficiency or de@cency of title to any property acquired for or on behalf of the Association, or for the insufficiency or de@cency of any security in or upon which any of the moneys of the Association shall be invested, or for any loss or damage arising from the bankruptcy, insolvency or tortious acts of any person with whom any of the moneys, securities or effects of the Association shall be invested, or for any loss or damage arising from the bankruptcy, insolvency or tortious acts of any person with whom

any of the moneys, securities or effects of the Association shall be deposited, or for any loss occasioned by any error in judgment or oversight on such person's part, or for any other loss, damage or misfortune whatever which shall happen in the execution of the duties of his or her office or employment or in relation thereto, unless the same are occasioned by such person's own negligence or willful default; provided that nothing herein shall relieve any director, officer or employee from the duty to act in accordance with the Act or from liability for any breach thereof.

97. **Indemnification.** The Association shall indemnify a director or officer of the Association, a former director or officer of the Association or a person who acts or acted at the Association's request as a director or officer of a body corporate of which the Association is or was a shareholder (or other type of equity holder) or creditor, and such person's heirs and legal representatives, against all costs, charges and expenses, including an amount paid to settle an action or satisfy a judgment, reasonably incurred by such person in respect of any civil, criminal or administrative action or proceeding to which such person is made a party by reason of being or having been a director or officer of such Corporation, Company or body corporate, to the full extent permitted by the Act and by law. The Association is authorized to enter into agreements evidencing its indemnity in favour of the foregoing persons to the full extent permitted by law and may purchase and maintain insurance against the risk of its liability to indemnify pursuant to this provision.
98. **Contractual Matters.** Contracts, documents or other instruments in writing requiring the execution by the Association are signed by the President and another Vice-President. All contracts, documents or other instruments in writing so signed shall be binding upon the Association without any further authorization or formality. Notwithstanding this provision, the directors are authorized from time to time, by resolution, to appoint any officer or officers, director or directors, or any other person or persons on behalf of the Association either to sign contracts, documents or instruments in writing generally or to sign specific contracts, documents or instruments in writing.
99. **Banking and Borrowing Arrangements.** The banking business of the Association, if any, including, without limitation, the borrowing of money and the giving of security therefore, shall be transacted with such banks, trust companies or other bodies corporate or Associations and under such agreements, instructions and delegations of powers as the directors determine from time to time. Without limiting the borrowing powers of the Association, the board may from time to time:
- a) borrow money upon the credit of the Association;
 - b) issue, re-issue, sell or pledge bonds, debentures, notes, or other evidence of indebtedness or guarantee of the Association, whether secured or unsecured; and
 - c) mortgage, hypothecate, pledge, or otherwise create an interest in or charge upon all or any property (including the undertaking and rights) of the Association, owned or subsequently acquired, by way of mortgage, hypothecate, pledge or otherwise, to secure payment of any such evidence of indebtedness or guarantee of the Association.

Nothing in this section limits or restricts the borrowing of money by the Association on bills of exchange or promissory notes made, drawn, accepted, or endorsed by or on behalf of the Association.

100. **Books.** The Association shall maintain at its head office during normal business hours a book or books containing the following:
- a) These By-Laws, amendments to it and all regulations enacted or repealed;
 - b) The names and contact information the Executives, and the dates upon which they became and cease to be such;

101. **Fiscal Year.** The fiscal year of the Association shall terminate on the 31st of May. The financial statements of the affairs of the Association for the presentation to the members at the Annual General Meeting thereof shall be made up to that date.
102. **Head Office.** The Head Office of the Association will be in the city of Montreal, Province of Quebec. The Association may, in addition to the foregoing, establish other offices elsewhere as the Directors may, from time to time, determine.
103. **Delegation of Duties.** The Executives may, from time to time, entrust to and confer upon any one or more of the Executives any Director of the Association for the time being or any corporation or person or attorney or agent or trustee, either within or without Canada such of the powers exercisable by the Executives as they think fit, including the powers to sub-delegate, for such time and to be exercised for such objects and purposes, and upon such terms and conditions and with such restrictions as determined by law or the Executive Body as the Executive Body may deem expedient and may from time to time revoke, withdraw, alter or vary all or any of such powers.
104. **Conflict.** In the event of any conflict between these By-Laws and any regulations or day to day activities of the Association, these By-Laws shall take precedence.
105. **Conformity to By-Laws.** All amendments, regulations, and resolutions, motions or decisions of the Association, including, but not limited to those made by the executive, Special General Meetings or Referendums must be made in conformity with these by-laws.