

Joint Account Agreement

In consideration of **Jitneytrade** (hereinafter called "the Broker") opening and maintaining one or more Joint Accounts (collectively the "Joint Accounts") for the undersigned Customers (the "Customers"), we, the Customers, jointly and severally, agree to abide to the following terms and conditions:

1. Each of the undersigned shall have full power and authority, acting alone : (i) to operate such Joint Accounts, and to give instructions to buy, sell (including short sales) and trade in securities of whatsoever nature or kind, including shares, bonds, options, commodities futures contracts and commodity futures options (hereinafter collectively called "securities"), on margin or otherwise, (ii) to receive monies, securities and property of every kind and to dispose of same, (iii) to receive demands, notices, confirmations, reports, statements of account and communications of every kind, (iv) to sign such authorizations, agreements and documents as the Broker may require pertaining to any of the foregoing matters, and (v) generally, to deal with the Broker as fully and completely as if each of the Customers alone was interested in said Joint Accounts, all without notice to the other.
2. The Broker is authorized to act upon the instructions of any one of the Customers in every respect regarding said Joint Accounts and to make deliveries to any one of the Customers, or upon his (her) instructions, of any or all securities in said Joint Accounts and to make payments to any one of the Customers, or upon his (her) order, of any or all monies at any time or from time to time in said Joint Accounts. In the event of any such deliveries of securities or payments of monies to any of the Customers, the Broker is not bound or under duty or obligation to inquire into the purpose or propriety of any such instructions of delivery or of payment or to obtain the consent of the other Customer. Notwithstanding the foregoing, if the Broker considers this appropriate for its own protection, it may, at its discretion, restrict or freeze the operations in the Joint Accounts or require written instructions by both Customers.
3. Without limiting the generality of the foregoing, each of the undersigned Customers shall have the authority and is hereby authorized to execute, on behalf of both of the Customers, any agreements, including margin agreement, option trading and margin agreement or any other agreement that the Broker may require in connection with the operation of said Joint Accounts, and any written amendment or termination of said agreements, with such terms and conditions that any of the undersigned Customers may agree to.
4. Full and timely settlement shall be made of each transaction. The liability of the Customers shall be joint and several. The Customers hereby jointly and severally agree to indemnify and hold the Broker harmless from, and to promptly pay the Broker, on demand, any and all losses arising from said Joint Accounts or any debit balance due thereon.
5. Purchase or sale confirmations, or margin calls sent to either of the undersigned shall be binding upon both Customers. The undersigned further agree jointly and severally that all securities, property and monies, which may or hereafter be held by the Broker or its agents for or on the account of the Customers (including any securities in which the Customers have an interest and which are shown on the records of any clearing or similar agency in the name of the Broker) (collectively the "Collateral"), shall be and are hereby hypothecated, pledged and shall constitute a continuing collateral security in favour of the Broker, and the Customers acknowledge that the Broker has a general stockbroker's lien on the Collateral, to insure payment of all indebtedness in the Joint Accounts, whether or not such indebtedness relates to such securities, property or monies. Such hypothecation, pledge and continuing collateral security are in addition to and not in substitution of any other rights and remedies that the Broker may have hereunder, under any other executed agreements or otherwise. The Customers also acknowledge that they shall remain liable to the Broker for any deficiency remaining following the exercise of any or all of the foregoing rights. Whether the Customer resides in Québec or in the common law provinces or territories, certain rights conferred hereunder to the Broker by the Customer may not be available to the Broker. The Broker is however authorized to exercise any and all rights available to the Broker in the jurisdiction where the Customers

reside. It is also acknowledged that, in the common law provinces or territories of Canada, the stockbroker's lien referred to above is given by a rule of law and is not subject to the terms of any provincial or territorial personal property security statutes, except as specifically provided in such statutes.

6. In the event of the death of either of the Customers, the survivor shall immediately notify the Broker thereof in writing at its head office in Montréal, Québec (c/o Compliance Department) and the Broker may, before or after receiving such notice, take such proceeding, require such estate tax and succession duties, waivers and consents, retain such portion of and/or restrict transactions in the Joint Accounts as the Broker may, in its sole discretion, deem advisable to protect the Broker against any tax, liability, penalty or loss under any current or future laws or otherwise. Notwithstanding any provisions hereof, if the Customers reside in Québec, the survivor, or the successors, heirs or liquidators of the deceased Customer may not continue to operate the Joint Accounts, except in connection with acts necessary for the preservation of the securities, property or monies held in the Joint Accounts, unless the Broker has received all waivers, consents and/or discharge that may be required under any applicable laws.

7. Any notice or communication by the Broker to the Customers may be given by prepaid mail, telegraph or facsimile transmission to the last address recorded of any one of the Customers with the Broker, or may be delivered personally (including by commercial courier) at said address and shall be deemed to have been received, if mailed, on the second business day after mailing or, if sent by telegraph or facsimile transmission, on the day sent or, if delivered, when delivered. Nothing in this section shall be interpreted as requiring the Broker to give any notice to the Customers or any one of them, which is not otherwise required to be given by the Broker.

8. The Broker shall not be liable for errors or omissions in connection with the execution, treatment, purchase, exercise or application of any order or other operation in the Joint Accounts, including the fact the Broker may not exercise the powers conferred to it by this Agreement or otherwise, or for any suffered loss or missed profit in the Joint Accounts, unless these errors or omissions result from its gross negligence or intentional fault. Without limiting the generality of the foregoing, the Broker shall not be liable for any suffered loss or missed profit caused, whether directly or indirectly, by unusual market activity, government restrictions, by exchange or market rulings, the suspension of trading, wars, strikes, epidemics, communication line failures, power failures or for any reason or of any other fact beyond the Broker's control. Finally, in the event of the death or incapacity of any of the undersigned or in the case of any dispute between them, the Broker is authorized to take such proceeding, require documents, retain such portion of and/or restrict transactions in the Joint Accounts as the Broker may, in its sole discretion, deem advisable to protect the Broker against any tax, liability, penalty or loss under any current or future laws or otherwise.

9. We acknowledge that the Broker is not responsible to determine the respective interest of each of the undersigned in the securities, property or monies included in the Joint Accounts. Unless the Broker has received written instructions signed by both of the undersigned to the contrary, the Broker may assume, in particular, in connection with tax matters, that each of the undersigned held an equal interest in the securities, property and monies included in the Joint Accounts.

10. None of the terms and conditions of this Agreement may be waived or changed without prior approval from the Broker. If any term or condition of this Agreement is to be held invalid or unenforceable, such invalidity or unenforceability shall apply only to such provision or condition. The validity of the remainder of the Agreement shall not be affected and the Agreement shall be carried out as if such invalid or unenforceable provision or condition was not contained therein.

11. This Agreement shall inure to the benefit of and shall be binding upon the Broker and the Customers and their respective legal representatives, heirs, successors and assigns. This Agreement shall survive and remain in effect notwithstanding any incidental, temporary or intermittent closing out, reopening or renumbering of any

Joint Accounts. This Agreement may be terminated by a written notice of any one of the Customers to the Broker but the Customers shall remain, jointly and severally, liable for any obligation or any indebtedness resulting from transactions initiated or executed before the receipt by the Broker of such notice.

12. In this Agreement where the singular is used, it shall include the plural and vice versa and where the masculine gender is used, it shall include the feminine and neuter gender and vice versa.

13. This Agreement shall be construed in accordance with the laws of the jurisdiction where the Customers reside.

14. Each of the Customers hereby represents and warrants to the Broker that:

(a) he or she has read and understood this Agreement;

(b) he and she is aware that using borrowed money to finance the purchase of securities involves greater risk than using cash resources only. Each of the Customers' responsibility extends to repaying the loan and pay interest is required even if the value of the securities purchased has declined;

(c) if an individual, he or she has reached the age of majority and has the power and capacity to enter this Agreement, and (d) it is the express wish of the parties that this Agreement and all documents, notices and other communications relating to the operation of the Joint Accounts be drawn up in English only. Il est de la volonté expresse des parties que ce contrat et tous les documents, avis et autres communications qui concernent l'opération des Comptes conjoints soient rédigés en langue anglaise seulement.

Name of Customer in print _____ Signature of Customer X	Date (dd/mm/year)
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Name of Customer in print _____ Signature of Customer X	Date (dd/mm/year)
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Account numbers

Authorization

To: **Jitneytrade**

In consideration of the opening or maintaining by **Jitneytrade** ("the Broker") of one or more Joint Accounts for the undersigned and taking into account that each of them acknowledges that the Broker's decision to open and maintain such Joint Accounts are based upon our respective financial situation and solvency, each of the undersigned hereby authorizes the Broker, as long as they will have Joint Accounts with it, to obtain from any financial institution, personal information agency or credit agency, employer, landlord or any other person, all information that the Broker may deem useful to obtain in connection with our respective financial situation and solvency. To this end, each of the undersigned authorizes you to provide a copy of this authorization to any such entity or person.

Each of the undersigned consents that you create a file containing all the personal information that each of us provided to you and all other information you will obtain pursuant to the above authorization. Each of them consents that you allow access to his/her personal information by individuals that he/she has authorized as well as by any employees, mandataries or agents of the Broker if needed for the performance of their duties or the execution of their mandates.

Each of the undersigned understands that he/she has the right to obtain access to his/her file and, if necessary, to rectify any false information contained in such file. If any of the undersigned wishes to obtain access to his/her file and, as the case may be, to rectify it, he/she must contact the Broker's Customer Support Division at 1 (866) 608-0099 (or any other head office telephone number that you may provide to him/her in the future) or in writing to the Broker's Customer Support Division at the head office address.

Signature of Customer	Date (dd/mm/year)
X	

Signature of Customer	Date (dd/mm/year)
X	

Account numbers