

**TRADING AUTHORIZATION LIMITED TO PURCHASES
AND SALES OF SECURITIES**

Gentlemen:

The undersigned hereby authorizes _____
(whose signature appears below) as his agent and attorney-in-fact with full discretion, power, and authority to sell (including short sales), purchase, exchange, convert, tender, trade or otherwise acquire or dispose of stocks, bonds, and any other securities including the purchase and/or sale of option contracts (exchange traded or over-the-counter, puts, calls, etc.) to open new option positions or close existing positions, to exercise option contracts and to sell option contracts as either a covered or uncovered writer, and/or contracts relating to the same on margin or otherwise in accordance with your terms and conditions for the undersigned's account and risk and in the undersigned's name and/or number on your books. The undersigned hereby agrees to indemnify and hold you harmless from and to pay you promptly on demand any and all losses arising there from or debit balance due thereon.

In all of the above described transactions you are authorized to follow the instructions of:

in every respect concerning the undersigned's account with you; and he is authorized to act for the undersigned and in the undersigned's behalf in the same manner and with the same force and effect as the undersigned might or could do with respect to the aforementioned transactions as well as with respect to all other things necessary or incidental to the furtherance or conduct of such purchases, sales, or transactions.

The undersigned hereby ratifies and confirms any and all transactions with you heretofore or hereafter made by the aforesaid agent or for the undersigned's account.

I acknowledge that I have authorized my agent and attorney in fact to engage in option transactions. I recognize that due to the short-term nature of options, you may be trading options to a greater degree than stocks or bonds. In that connection I understand I will be charged a commission each time a trade is affected. I further understand that option trading has a number of inherent risks connected therewith and I am fully prepared financially to undertake such risks. This authorization and indemnity is in addition to (and in no way limits or restricts) any rights which you may have under any other agreement or agreements between the undersigned and your firm.

This authorization and indemnity is also a continuing one and shall remain in full force and effect until revoked by the undersigned by a written notice delivered to NFS by Kimball & Cross Investment Management Corp. Such revocation shall not affect any liability in any way resulting from transactions initiated prior to such revocation. This authorization and indemnity shall inure irrespective of any change or changes at any time in the personnel thereof for any cause whatsoever, and of the assigns of your present firm or any successor firm.

Dated, _____

Very truly yours,

(City)

(State)

Signature of Authorized Agent:

Signature guaranteed by