Polar Investment Counsel, Inc.

Brokers and Investment Advisors; Member NASD, NFA, MSRB, SIPC Website: www.polarinvest1.com

OUTSIDE BUSINESS ACTIVITIES

This document is to affirm that my outside business activities (as defined by the National Association of Securities Dealers and the Securities and Exchange Commission regulations) are limited to those listed below (specify hours/monthly and income):

ACTIVITY (List organization or company & location)	TIME SPENT (Hours/Weeks/Monthly)	INCOME (Specify if hourly/weekly/monthly)

Additionally, I understand that I need firm (Polar Investment Counsel, Inc.) approval prior to entering into any outside business activity whatsoever (including any material political activity) and that failure to disclose outside activity or to seek approval for same will subject me to possible fines, censures, or even a bar from the industry.

REPRESENTATIVE SIGNATURE

DATED

REP ID