

IN THE MATTER OF THE SECURITIES ACT, SNB 2004, c. S-5.5

AND

IN THE MATTER OF

**JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, JFS-INC.NET,
KEITH HALEY, NORMAND LEBLANC and QUINTIN SPONAGLE**

CONSENT ORDER

WHEREAS on October 20, 2006, the New Brunswick Securities Commission (the "Commission") ordered pursuant to s. 184 of the Securities Act, SNB 2004, c. S-5.5 (the "Act") that:

- (a) All trading in securities by the respondents, their officers, directors, employees and/or agents cease; and
- (b) Any exemptions in New Brunswick securities law not apply to the respondents, for a period of fifteen days (the "Temporary Order");

AND WHEREAS on October 30, 2006, the hearing was adjourned to December 13, 2006 and the Temporary Order was extended until the completion of the hearing scheduled to commence on December 13, 2006; ("the hearing").


AND WHEREAS on December 13, 2006, the Temporary Order was extended until a final decision on the merits is rendered in this matter.

AND WHEREAS the respondents through their counsel have since indicated they are prepared to consent to the Temporary Order being made permanent.

NOW THEREFORE IT IS HEREBY ORDERED, with the consent of all parties to this proceeding, that:

- a. All trading in securities by the respondents, their officers, directors, employees and/or agents shall cease permanently; and
- b. Any exemptions in New Brunswick securities law shall not apply to the respondents, permanently.

DATED at the City of Saint John this 11 day of January, 2007.



Hugh J. Flemming, Q.C., Panel Chair

William Aust, Panel Member

Paulette Robert, Panel Member

IN THE MATTER OF THE SECURITIES ACT, SNB 2004, c. S-5.5

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Hugh J. Flemming, O.C., Panel Chair



William Aust, Panel Member

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DATED at the City of Saint John this day of January, 2007.

Hugh J. Flemming, Q.C., Panel Chair

William Aust, Panel Member




Paulette Robert, Panel Member

New Brunswick Securities Commission
Suite 300, 85 Charlotte Street
Saint John, New Brunswick
E2L 2J2

Tel: (506) 658-3060
Fax: (506) 658-3059

Staff consents to this Order.
DATED at the City of Saint John this 2 day of January, 2007.



Jake van der Laan, counsel to Staff

JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE consent to this Order.
DATED at the City of Saint John this day of January, 2007.

Arthur T. Doyle, counsel to JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE

KEITH HALEY consents to this Order.
DATED at the City of Saint John this day of January, 2007.

Richard Northrup, counsel to KEITH HALEY


NORMAND LEBLANC consents to this Order.
DATED at the City of Saint John this day of January, 2007.

Peter MacPhail, counsel to NORMAND LEBLANC

New Brunswick Securities Commission
Suite 300, 85 Charlotte Street
Saint John, New Brunswick
E2L 2J2

Tel: (506) 658-3060
Fax: (506) 658-3059

Staff consents to this Order.
DATED at the City of Saint John this 2 day of January, 2007.



Jake van der Laan, counsel to Staff

JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE consent to this Order.

DATED at the City of Saint John this 2 day of January, 2007.



Arthur T. Doyle, counsel to JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE

KEITH HALEY consents to this Order.
DATED at the City of Saint John this day of January, 2007.

Richard Northrup, counsel to KEITH HALEY

NORMAND LEBLANC consents to this Order.
DATED at the City of Saint John this day of January, 2007.

Peter MacPhail, counsel to NORMAND LEBLANC

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RICHARD A NORTHROP
NBSC CVMNB

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New Brunswick Securities Commission
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Saint John, New Brunswick
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Tel: (506) 658-3060
Fax: (506) 658-3059

Staff consents to this Order.
DATED at the City of Saint John this 2 day of January, 2007.

[Redacted Signature]

Jake van der Laan, counsel to Staff

JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE consent to this Order.
DATED at the City of Saint John this day of January, 2007.

Arthur T. Doyle, counsel to JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE

KEITH HALEY consents to this Order.
DATED at the City of Saint John this 3rd day of January, 2007.

[Redacted Signature]

Richard Northrup, counsel to KEITH HALEY

NORMAND LEBLANC consents to this Order.
DATED at the City of Saint John this day of January, 2007.

Peter MacPhail, counsel to NORMAND LEBLANC

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New Brunswick Securities Commission
Suite 300, 85 Charlotte Street
Saint John, New Brunswick
E2L 2J2

Tel: (506) 658-3060
Fax: (506) 658-3059

Staff consents to this Order.
DATED at the City of Saint John this 2 day of January, 2007.

[Redacted Signature]

Jaks van der Laan, counsel to Staff

JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE consent to this Order.

DATED at the City of Saint John this day of January, 2007.

Arthur T. Doyle, counsel to JABEZ FINANCIAL SERVICES INC., JFS CREDIT UNION, and QUINTIN SPONAGLE

KEITH HALEY consents to this Order.
DATED at the City of Saint John this day of January, 2007.

Richard Northrup, counsel to KEITH HALEY

NORMAND LEBLANC consents to this Order.
DATED at the City of Saint John this 2 day of January, 2007.

[Redacted Signature]

Peter MacPhail, counsel to NORMAND LEBLANC