IN THE MATTER OF THE SECURITIES ACT,
R.S.N.S. 1989, CHAPTER 418, AS AMENDED (the "Act")

- AND -

IN THE MATTER OF EBI ELECTRONIC BENEFITS INC., ADVANTAGE FINANCIAL GROUP INC., and EVERETT R. STUCKLESS
(collectively the "Respondents")

ORDER
(Sections 134, 135 and 135A of the Act)

WHEREAS the Nova Scotia Securities Commission ("Commission") issued to the Respondents a Notice of Hearing on March 9, 2006, an Amended Notice of Hearing on May 15, 2006, and an Amended Amended Notice of Hearing on September 14, 2006;

AND WHEREAS on March 8, 2006 the Commission granted a Temporary Cease Trade Order against the Respondents;

AND WHEREAS on March 13, 2006 the Commission granted an Order extending the Temporary Cease Trade Order against the Respondents until a full hearing is held and a final decision is rendered;

AND WHEREAS Staff of the Commission and the Respondents appeared and presented evidence to the Commission on March 13, 2006 and October 26, 2006;

AND WHEREAS the Commission determined that the Respondents contravened sections 31(1)(a) and 58(1) of the Act and acted in an manner contrary to the public interest;

AND WHEREAS the Commission is of the opinion that it is in the public interest to make this order;

AND UPON reviewing the written submissions of Heidi Schedler, counsel for Staff of the Commission, and Richard Melanson, counsel for the Respondents;

IT IS HEREBY ORDERED that:

1. Pursuant to section 134(1)(b) of the Act, EBI Electronic Benefits Inc. permanently cease trading in all classes of securities in Nova Scotia;

2. Pursuant to section 134(1)(b) of the Act, Advantage Financial Group Inc. cease trading in all classes of securities for a period of

24 months, beginning on March 13, 2006 and expiring on March 12, 2008;

3. Pursuant to section 134(1)(b) of the Act, Everett R. Stuckless cease trading in all classes of securities for a period of 24 months, beginning on March 13, 2006 and expiring on March 12, 2008;

4. Pursuant to section 135 of the Act, EBI Electronic Beneifts Inc. pay an administrative penalty of ten thousand dollars ($10,000.00) forthwith;

5. Pursuant to section 135A of the Act, the Respondents, jointly and severally, pay costs of seven thousand five hundred dollars ($7,500.00) forthwith.

DATED at Halifax, Nova Scotia, this 15th day of May, 2008.

NOVA SCOTIA SECURITIES COMMISSION

R. Daren Baxter
Vice-Chairman