

K42575

ARTICLES OF MERGER
Merger Sheet

MERGING: -----

WHB FINANCIAL SERVICES, INC., a Florida corporation K42575

THOMAS & COOK INSURANCE, INC., a Florida corporation 159931

INTO

WORLEY, HUMPHREY & BALL, INC., a Florida corporation, J29408.

File date: September 2, 1997

Corporate Specialist: Annette Hogan