

FLORIDA MANAGEMENT SERVICES
INDEPENDENT ACCOUNTANTS IN PUBLIC PRACTICE

P95000003960

01/10/95

Florida Department of State
Corporate Records
P. O. Box 6327
Tallahassee, Florida 32301

Re: Incorporation Application - DICK GARBER & ASSOCIATES, INC.

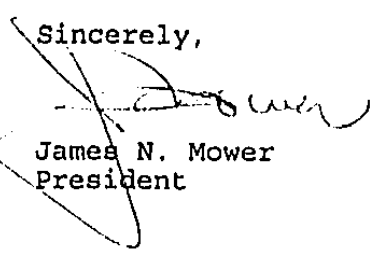
Attached are the Articles of Incorporation for the above
referenced Corporation and the necessary filing fees as follows:

Filing fees:	\$35.00
Designation of Registered Agent:	\$35.00
Certified Copy:	\$52.50

	\$122.50
	=====

Please send the certified copy of the articles to the address
below.

Sincerely,


James N. Mower
President

AB 1/13/95
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-01/12/95--01087--007
****122.50 ****122.50

FILED
1995 JAN 12 PM 12:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

5201 West Kennedy Blvd., Suite 530, Tampa, Florida 33609
Tel. (813) 870-3292 Fax (813) 286-9604

ARTICLES OF INCORPORATION
OF
DICK GARBER & ASSOCIATES, INC.

FILED
1995 JAN 12 PM 12:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME AND ADDRESS

The name and principal address of the corporation shall be:

DICK GARBER & ASSOCIATES, INC.
7900 S.W. 24th Ave., Suite 209
Davie, Florida 33324

ARTICLE II. NATURE OF BUSINESS

The corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 7,500 shares of common stock having a par value of \$1 per share.

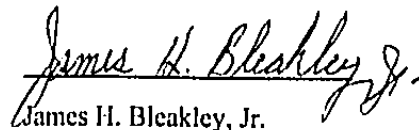
ARTICLE IV. REGISTERED AGENT ADDRESS

The street address of the initial registered office of the corporation shall be:

2908 West North Street
Tampa, Florida 33614

The name and written acceptance of the initial registered agent of the corporation at that address is as follows:

"I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation."


James H. Bleakley, Jr.

ARTICLE V. TERM OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

The corporation shall have three directors, initially. The name and street address of the initial members of the Board of Directors are:

Director	Richard Garber 10243 S.W. 126th Street Miami, Florida 33176
Director	James H. Bleakley, Jr. 2908 West North Street Tampa, Florida 33614
Director	Robert L. Reynolds 5206 20th Street Zephyrhills, Florida 33540

ARTICLE VII. OFFICERS

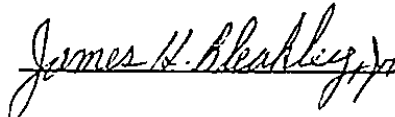
President	Richard Garber 10243 S.W. 126th Street Miami, Florida 33176
Secretary/Treasurer	James H. Bleakley, Jr. 2908 West North Street Tampa, Florida 33614
Vice President	Robert L. Reynolds 5206 20th Street Zephyrhills, Florida 33540

ARTICLE VIII. SUBSCRIBER

The name and street address of the subscriber to these Articles of Incorporation is:

James H. Bleakley, Jr.
2908 West North Street
Tampa, Florida 33614


IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this 9th day of January, 1995.



STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me this 9th day of January, 1995



Notary Public, State of Florida

