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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RONALD C. WATERS, P.A.
1300 88th AVENUE NORTH
ST PETERSBURG, FL 33702
(813-576-0752)

SECRETARY OF STATE
DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FL 32314

JANUARY 23, 1995

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REFERENCE: INVESTMENT DISPUTES ARBITRATION CENTER, PA

DEAR SIR OR MADAM:

THE ENCLOSED CHECK IS TO COVER ALL FILING, CERTIFIED COPY, &
REGISTERED AGENT FEES FOR THE ABOVE LISTED CORPORATION.

PLEASE MAIL ALL FUTURE CORRESPONDENCE TO MY ACCOUNTANT,

RONALD C. WATERS AT HIS OFFICE ADDRESS LISTED ABOVE.

THANK YOU FOR EXPEDITING THIS MATTER.

Thomas E. Greef
THOMAS E. GREEF
PRESIDENT

D. BROWN JAN 31 1995

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ARTICLES OF INCORPORATION

THE UNDERSIGNED SUBSCRIBES TO THESE ARTICLES OF INCORPORATION,
COMPETENT TO CONTRACT, HEREBY FORM A CORPORATION UNDER THE
LAWS OF THE STATE OF FLORIDA.

ARTICLE ONE

CORPORATE NAME: THE NAME OF THE CORPORATION IS: INVESTMENT
DISPUTES ARBITRATION CENTER, PA.

ARTICLE TWO:

DURATION: THE CORPORATION SHALL EXIST PERPETUALLY UNLESS
DISSOLVED UNDER FLORIDA LAW.

ARTICLE THREE

PURPOSE: THE CORPORATION IS ORGANIZED FOR THE PURPOSE OF
ENGAGING IN ARBITRATION AND RELATED SERVICES AS PERMITTED
UNDER THE LAWS OF THE UNITED STATES AND THE STATE OF FLORIDA.

ARTICLE FOUR

CAPITAL STOCK: THE CORPORATION IS AUTHORIZED TO ISSUE ONE
HUNDRED (100), SHARES OF COMMON STOCK WITH NO PAR VALUE
WHICH SHALL BE VOTING STOCK SHARES. THE INITIAL DISTRIBUTION
OF THE SHARES OF COMMON STOCK WILL BE TO: THOMAS E. GREEF TRUST

THIRTY THREE (33) SHARES, JEAN M. LANG TRUST THIRTY TWO (32) SHARES, CATHLEEN M. MCAVOY FIFTEEN (15) SHARES, AND UNISSUED TWENTY (20) SHARES.

ARTICLE FIVE

COMMENCEMENT OF BUSINESS: THE CORPORATION WILL NOT BEGIN BUSINESS ACTIVITY UNTIL IT HAS RECEIVED FOR THE VALUE OF THE SHARES, THE EQUIVALENT OF ONE HUNDRED DOLLARS, (\$100.00), IN CASH OR PROPERTY.

ARTICLE SIX

BOARD OF DIRECTORS: THE CORPORATION SHALL HAVE THREE DIRECTORS, THOMAS E. GREEF, JEAN M. LANG, AND CATHLEEN M. MCAVOY, INITIALLY AND MAY BE INCREASED OR DIMINISHED FROM TIME TO TIME AS ALLOWED IN THE BYLAWS, BUT SHALL NEVER BE LESS THAN ONE, (1).

ARTICLE SEVEN

PRINCIPAL OFFICE ADDRESS: THE ADDRESS OF THE PRINCIPAL OFFICE OF THE CORPORATION IS: 1301 SEMINOLE BOULEVARD, SUITE 153-E, LARGO, FLORIDA 34640. IT MAY CHOOSE TO HAVE OTHER OFFICES, BUT NONE OUTSIDE THE STATE OF FLORIDA.

ARTICLE EIGHT

REGISTERED OFFICE: THE ADDRESS OF THE REGISTERED OFFICE IS 1300 88th AVENUE N, ST PETERSBURG, FL 33702. THE REGISTERED AGENT FOR THE CORPORATION AT THIS ADDRESS IS RONALD C. WATERS.

ARTICLE NINE

INCORPORATOR: THE ADDRESS OF THE INCORPORATOR IS: 1300 88th AVENUE N, ST PETERSBURG 33702. THE INCORPORATOR FOR THE CORPORATION AT THIS ADDRESS IS RONALD C. WATERS.

ARTICLE TEN

BYLAWS: THE DIRECTORS ARE EMPOWERED TO MAKE, ALTER, AMEND OR REPEAL ANY AND ALL BYLAWS OF THE CORPORATION WITHOUT RESTRICTIONS OF THE POWERS CONFERRED BY THE STATUTES OF THE STATE OF FLORIDA.

ARTICLE ELEVEN

THIS CORPORATION RESERVES THE RIGHT TO AMEND OR REPEAL ANY PROVISION CONTAINED IN THESE ARTICLES OF INCORPORATION, OR ANY AMENDMENT HERETO, AND ANY RIGHT CONFERRED UPON THE SHAREHOLDERS IS SUBJECT TO THIS RESERVATION.

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ARTICLE TWELVE

ALL CORPORATE POWERS SHALL BE EXERCISED BY OR UNDER THE AUTHORITY OF, AND THE BUSINESS AFFAIRS OF THIS CORPORATION SHALL BE MANAGED UNDER THE DIRECTION OF THE BOARD OF DIRECTORS OF THE CORPORATION.

REGISTERED AGENT OF RONALD C. WATERS ACCEPTS THE DESIGNATION OF REGISTERED AGENT FOR THE CORPORATION NAMED ABOVE TO MAINTAIN THE REGISTERED OFFICE OF THE CORPORATION AS REQUIRED.

SIGNED

Ronald C. Waters
RONALD C. WATERS
RONALD C. WATERS, PA
REGISTERED AGENT, INCORPORATOR

Ronald C. Waters, PA
Ronald C. Waters, President