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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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February 7, 1995

Secretary of State
Corporate Division
P. O. Box 6327
Tallahassee, FL 32301

Re: Practical Financial Solutions, Inc.
Articles of Incorporation

Gentlemen/Ladies:

Enclosed is the original and one copy of the Articles of Incorporation of Practical Financial Solutions, Inc. along with my check in the sum of \$122.50 representing the filing fee. Please process this new corporation and return the additional copy with the filing information to me in the enclosed postage-paid envelope.

Thank you for your assistance in this matter. Should you have any questions or need any additional information, please call me at (813) 733-1910.

Sincerely,

J. Bock
Jay Wayne Bock

*1184 Summer Road
Dunedin, FL 34698*

/gdl
enclosure

B. BROWN FEB 20 1995

ARTICLES OF INCORPORATION
OF
PRACTICAL FINANCIAL SOLUTIONS, INC.

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ARTICLE I - NAME

The name of this Corporation is PRACTICAL FINANCIAL SOLUTIONS, INC. and its address is 1184 Suemar Road, Dunedin, FL 34698.

ARTICLE II - DURATION

This Corporation shall have perpetual existence.

ARTICLE III - PURPOSE

This Corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue 100 shares of One (\$1.00) dollar par value common stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name of the initial registered agent of this Corporation is Jay Wayne Bock, and his address is 1184 Suemar Road, Dunedin, Florida 34698.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This Corporation shall have one (1) Director initially. The number of Directors may be increased or decreased from time to time by the Bylaws but shall never be less than one (1). The name and address of the initial Director of this Corporation is:

NAME

Jay Wayne Bock

ADDRESS

1184 Suemar Road
Dunedin, Florida 34698

ARTICLE VII - BYLAWS

The Bylaws of this Corporation may be adopted, altered, amended or repealed by either the Shareholders or Directors.

ARTICLE VIII - INDEMNIFICATION

This Corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

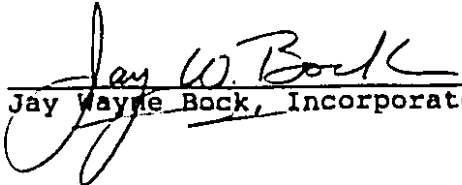
ARTICLE IX - INCORPORATOR

The name of the person signing these Articles is Jay Wayne Bock, 1184 Suemar Road, Dunedin, FL 34698.

ARTICLE X - AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, in accordance with the provisions of the Florida Business Corporation Act.

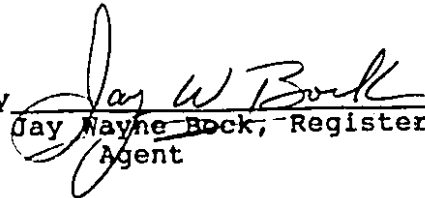
IN WITNESS WHEREOF, the undersigned has executed these
Articles of Incorporation this 10th day of February, 1995.


Jay Wayne Bock, Incorporator

ACCEPTANCE BY REGISTERED AGENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
STATED CORPORATION, AT THE PLACE DESIGNATED IN ARTICLE V OF THESE
ARTICLES OF INCORPORATION, THE UNDERSIGNED HEREBY AGREES TO ACT IN
THIS CAPACITY, AND FURTHER AGREES TO COMPLY WITH THE PROVISIONS OF
ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE DISCHARGE OF ITS
DUTIES.

DATED THIS 10th DAY OF FEBRUARY, 1995.

By 
Jay Wayne Bock, Registered
Agent

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