

Filing Fee \$15.00 ^{50.00}

To be filed annually between January 1st and March 1st

State of Rhode Island and Providence Plantations

CORPORATIONS DIVISION
100 NORTH MAIN STREET
PROVIDENCE, RHODE ISLAND 02903

Corporate ID 0024720 Annual Report for the year 1994

FIRST: The name of the corporation is FINANCIAL CONCEPTS, INC.

SECOND: It is incorporated under the laws of Massachusetts

THIRD: Character of business, briefly stated, is Architecture & Interior Design

FOURTH: If foreign corporation, address of its principal office 9 mercer rd,
Matauck, ma 01740

FIFTH: Business address in Rhode Island CT corporation system
111 Westminster St. Providence, RI 02903

SIXTH: Names and addresses of its directors and officers: (Attach rider if necessary)

Name	Office	Address (including number, street, zip code)
Paul W. Finnegan	Director	20 Beacon St. Boston, MA
Stephen J. Pien	Director	73 meadowbrook Circle Sudbury MA
Douglas R. Wath	Director	6 Stop River Rd. Norfolk, ma
Douglas R. Wath	President	" "
" "	Vice President	" "
Paul W. Finnegan	Secretary	20 Beacon St Boston ma.
Douglas R. Wath	Treasurer	6 Stop River Rd, Norfolk ma

SEVENTH: Number of Shares authorized:

No. of Shares	Class
15,000	Common

Par Value or statement that shares are without par value

no par

PAID
MAR 28 1997
SECRETARY OF STATE

EIGHTH: Number of Shares issued:

No. of Shares	Class	Series
5500	Common	no series

Par Value or statement that shares are without par value

no par

Dated _____ 19 _____

Financial Concepts, Inc.
(Name of Corporation)

By Douglas R. Wath

Title PRESIDENT

(Report must be signed by an officer)