

Filing fee: \$15.00

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

State of Rhode Island and Providence Plantations
OFFICE OF THE SECRETARY OF STATE

Annual Report for the year 1987 (~~1986~~)

24720

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 GENERAL CONSTRUCTION

FOURTH: If foreign corporation, address of its principal office

9 MERCER ROAD, NATICK MASS 01760

FIFTH: Business address in Rhode Island (blank reports will be mailed to this address) NONE OTHER THAN REGISTERED AGENT

SIXTH: Names and addresses of its directors and officers:

(Addresses must include street and number, if any)

Name	Office	Address
PAUL W. FINNEGAN	Director	20 BEACON ST., BOSTON, MASS
ROBERT C. RIER	Director	543 SHORE DR., LACONIA, NH
DOUGLAS R. WATTS	Director	9 POXUMTUCK AVE, NORFOLK, MASS
DOUGLAS R. WATTS	President	9 POXUMTUCK AVE, NORFOLK, MASS
STEPHEN J. RIER	Vice President	32 EVERGREEN RD., HOLLISTON MASS
PAUL W. FINNEGAN	Secretary	20 BEACON ST., BOSTON MASS
DOUGLAS R. WATTS	Treasurer	9 POXUMTUCK AVE, NORFOLK MASS

(If additional space is needed, attach rider)

SEVENTH: Number of Shares authorized:

No. of Shares

Class

Series

APR 28 1987
Par Value or statement that shares are without par value

15,000

COMMON SEC'Y OF STATE NO SERIES

WITHOUT PAR VALUE

EIGHTH: Number of Shares issued:

No. of Shares

Class

Series

Par Value or statement that shares are without par value

5,500

COMMON NO SERIES

WITHOUT PAR VALUE

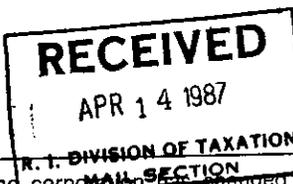
Dated: 8/27/86 19

FINANCIAL CONCEPTS, INC
(Name of Corporation)

By X Douglas R. Watts

Title PRESIDENT

(Report must be signed by an officer)



If the corporation has changed its registered office and/or its registered agent, Form #9 must be filed. Please contact Corporation Division for information. 277-3040