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PATENT
1985-P0004A WWW

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | |
|---------------------------|-------------------------------------|
| Applicant | American Banker, Inc. |
| U.S. Patent No. 5,502,637 | Issued: March 26, 1996 |
| Title of Applications | Investment Research Delivery System |

Box Assignment
Assistant Commissioner for Patents
Washington, DC 20231

Merger Recordation Form Cover Sheet

Dear Sir:

Please record the attached original documents.

1. Name of conveying parties. American Banker Inc.
2. Name and Address of Receiving Party. Research Institute of America Inc., 90 Fifth Avenue; New York, NY 10011
3. Nature of Conveyance and Execution Date: On December 31, 1995, American Banker Inc. merged into Research Institute of America Inc. (Corporation-State: New York)
4. Name and Address of Party to Whom Correspondence Concerning Document should be mailed.

Wesley W. Whitmyer, Jr., Registration No. 33,558
Attorney for Applicant
ST. ONGE STEWARD JOHNSTON & REENS LLC
986 Bedford Street
Stamford, CT 06905-5619
203 324-6155

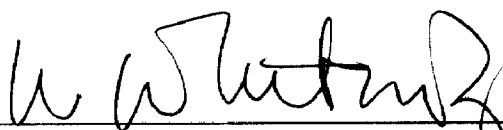
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40.00 DP

5. Application Numbers: 5,502,637.
6. Total Number of Applications Involved: 1.
7. Total Fee (37 CFR 3.41). \$40.00 due. A check for this amount is enclosed.
8. Authorization to Charge Deposit Account. The Commissioner is hereby authorized to charge any additional fees due by this paper and during the entire pendency of this Application to Account No. 19-4516.
9. Statement and Signature. Total number of pages including cover sheet, attachments and documents is 5. To the best of my knowledge and belief, the foregoing information is true and correct.

Respectfully submitted,



Wesley W. Whitmyer, Jr., Reg. No. 33,558
Attorney for Applicant
ST. ONGE STEWARD JOHNSTON & REENS LLC
986 Bedford Street
Stamford, CT 06905-5619
203 324-6155

CERTIFICATE OF MERGER

OF

American Banker Inc.

INTO

Research Institute of America Inc.

* * * * *

The undersigned corporation Research Institute of America Inc.,

DOES HEREBY CERTIFY:

FIRST: That the name and state of incorporation of each of the constituent corporations of the merger is as follows:

| NAME | STATE OF INCORPORATION |
|------------------------------------|------------------------|
| American Banker Inc. | Delaware |
| Research Institute of America Inc. | New York |

SECOND: That an Agreement of merger between the parties to the merger has been approved, adopted, certified, executed and acknowledged by each of the constituent corporations in accordance with the requirements of section 252 of the General Corporation Law of Delaware.

THIRD: That the name of the surviving corporation of the merger is Research Institute of America Inc., a New York corporation.

FOURTH: That the Certificate of Incorporation of Research Institute of America Inc., a New York corporation which is surviving the merger, shall be the Certificate of Incorporation of the surviving corporation.

FIFTH: That the executed Agreement of Merger is on file at the principal place of business of the surviving corporation, the address of which is One Penn Plaza, New York, New York 10119.

SIXTH: That a copy of the Agreement of Merger will be furnished on request and without cost, to any stockholder of any constituent corporation.

SEVENTH: That this Certificate of Merger shall be effective on December 31, 1995.

Dated: November 20, 1995

Research Institute of America Inc.

By Dawn L. Ehlers

Dawn L. Ehlers
Vice President

ATTEST:

By Kenneth Carson

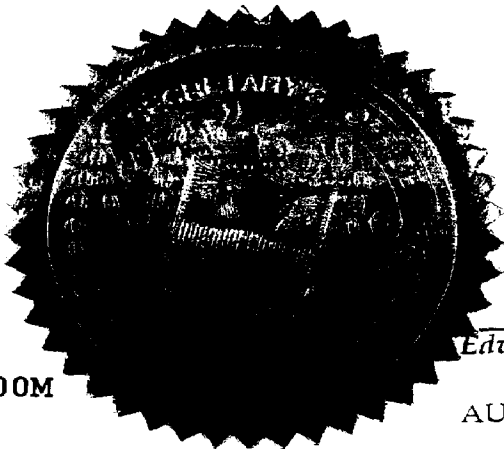
Kenneth A. Carson
Assistant Secretary

Office of the Secretary of State

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"AMERICAN BANKER INC.", A DELAWARE CORPORATION,

WITH AND INTO "RESEARCH INSTITUTE OF AMERICA INC." UNDER THE NAME OF "RESEARCH INSTITUTE OF AMERICA INC.", A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF NEW YORK, AS RECEIVED AND FILED IN THIS OFFICE THE TWENTY-SIXTH DAY OF DECEMBER, A.D. 1995, AT 9:01 O'CLOCK A.M.



Edward J. Freel, Secretary of State

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AUTHENTICATION: 9829638
DATE: 06-25-99

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