

Attn: Manager P&S Dept./Traders/Cashier/Manager Reorganization/Manager Dividends
UNIFORM PRACTICE ADVISORY (UPC # 090-97) November 14, 1997

Delivery of the following issues shall be made at 3:00 p.m. on the Settlement Date.

ISSUE

Settlement Date

Hotel Discovery Inc

- Common Stock*	Thursday, November 20, 1997
- Warrants Expiring November 4, 2001*	Thursday, November 20, 1997

*Units (1 Sh Common and 1 Warrant) separable November 17, 1997

Concord Financial Corp. - Common Stock (CCFD)

On November 6, 1997, Concord Financial Corp. (Nevada) became eligible for quotations on the OTC Bulletin Board under the symbol CCFD. However, the CUSIP number representing CCFD was assigned to Concord Financial Corp. (Florida) whose shares are restricted from trading.

Members are advised that there is currently no CUSIP number assigned to the Nevada corporation. Therefore, deliveries in settlement of contracts in CCFD (Florida) executed on or after November 6, 1997 identified with the CUSIP number 206228108 should be evidenced by certificates representing the Nevada corporation.

Effective November 14, 1997, the symbol for Concord Financial Corp. (Nevada) on the OTC Bulletin Board will be changed from CCFD to CDFL.

Members are requested to update their internal records, where necessary, to reflect the changes.

Horizon Financial Services Corp. - Common Stock (HZFS)

On October 10, 1997, Horizon Financial Services Corp. announced a 2 for 1 stock split payable November 10, 1997 to holders of record on October 20, 1997. Accordingly, an ex-date of November 12, 1997 was established.

The company announced today that their transfer agent inadvertently issued 2 shares for every share held instead of 1 share. A stop has been placed on the incorrectly issued shares, they are being recalled and new shares will be issued in their place.

Members are advised to monitor sales in HZFS to make proper determination that shares will be delivered in a timely fashion.

Questions regarding this notice should be directed to: Market Data Integrity Dept., (203) 375-9609.
 Attn: O'Neil Blake, Manager.

Dorothy L. Kennedy

Assistant Director