



Attn: Manager P&S Dept./Traders/Cashier/Manager Reorganization/Manager Dividends
UNIFORM PRACTICE ADVISORY (UPC # 002-2000) January 3, 2000

Worldwide Financial Group, Inc. - Common Stock (WWHI)

On June 1, 1999, the above referenced company effected a 1 for 1000 reverse stock split. Subsequently, on July 6, 1999, the company changed its name from Zephyr Associates, Inc. (ZPHA) to Worldwide Financial Holdings, Inc. (WWHI) and effected a 1 for 2 reverse stock split. The Nasdaq Stock Market, Inc. implemented a 1 for 1000 reverse split and name change on the OTC Bulletin Board (OTCBB) on July 19, 1999 with a symbol change from ZPHA to WWHI.

The 1-2 reverse stock split will be implemented on the OTCBB on January 5, 2000. The symbol will change from WWHI to WWFI on that date. Positions at the clearing corporation and the depository will be adjusted to reflect this change.

Members are advised to investigate their positions and reconcile their records and bookkeeping systems to reflect the reverse split.

Questions regarding this notice should be directed to: Market Data Integrity Dept., (203) 375-9609.

Dorothy L. Kennedy
Director