

## Panel Introduction

Good morning. When Philip invited me to be part of this program and to moderate the panel discussion, I was pleased to accept and be part of this campus program today. We have five panelists speaking, each giving a 15 minute presentation. When the last panelist is finished, there will be time for questions and answers. Though I know their insightful remarks will initiate much discussion, we will need to adjourn no later than noon.

I would like to introduce each panelist in the order in which they will speak.

*Lawrence Edelman* is the Business Editor of the Boston Globe, the Editor in charge of the Business section, directing news, feature and project coverage for the daily and Sunday editions. He has been with the Globe since 1989 where he served as a staff reporter and then Assistant Editor. Before his assignments at the Boston Globe, Mr. Edelman reported for Reuters Information Services, Inc., MIS Week and EIC Intelligence.

*Lawrence Franko* is a Professor of Finance and Strategic Management at the College of Management at the University of Massachusetts Boston. Dr. Franko received his A.B. and D.B.A. from Harvard and his M.A. and M.A.L.D. in international economics from The Fletcher School at Tufts University. He is the author of numerous books and articles.

*Kathleen Graveline* is Senior Vice President of the John Hancock Mutual Life Insurance Company, with responsibility for John Hancock's direct and electronic distribution effort, as well as managing group, worksite and bank distribution. She is responsible for the strategic development of Hancock's new growth oriented distribution channels and the integration of operational infrastructure across all these channels to deliver insurance and investment products efficiently and conveniently.

*Timothy Harbert* is President of State Street Global Advisors and an Executive Vice President of State Street Bank & Trust Company. He holds a B.S. in Accounting from Bentley College and is a CPA. Prior to joining State Street, he worked for the Management Consulting Service Unit of Price Waterhouse.

*David Weinstein* is Chief of Administration and Government Affairs at Fidelity Investments. Mr. Weinstein is a member of Fidelity's 12 person Operating Committee and oversees the company's federal and state government relations, legal, compliance, audit and accounting functions.

So, now I will turn it over to Lawrence Edelman . . . .