Bob Davis will introduce me.

- 1. Great pleasure for me on behalf of the Federal Reserve Bank of Philadelphia to welcome you to first meeting of our 1959 series.
- 2. You are a distinguished audience, as well as a large audience.

Seated among you -

- (a) All the officers of the New Jersey Bankers
 Association including Brice Eldridge, President.
 (Hackensack Trust Company)
- (b) The Honorable Charles Howell, Commissioner of Banking, and his Research Associate.
- (c) Former director Wadsworth Cresse.
- (d) Bayard L. England, present director, who is making a brilliant contribution.
- 3. Since one purpose of the Field Meeting is to become better acquainted, I shall ask my colleagues to stand -
 - (a) Bob Hilkert, First Vice President
 - (b) Ed Aff yeoman service in Bank and Public Relations, especially field meetings.
 - (c) Zell Fenner, Bank Examination.
 - (d) George Lavin, Credit-Discount.
 - (e) Ray Leek, Bank Relations.
 - (f) Russ Sudders, Accounting and Security Files.
- 4. Describe Field Meeting Program.