Federal Advisory Council Representative

The council is composed of one representative from each of the 12 Federal Reserve districts. Members confer with the Fed's Board of Governors at least four times a year on economic and banking developments and make recommendations on Fed System activities.

Ronald J. Kruszewski

Chairman and CEO, Stifel Financial Corp. St. Louis

Retirees

We express our gratitude to those members of the boards of directors and of our advisory councils who retired over the previous year.

From the Boards of Directors

Little Rock

Robert Martinez

Louisville

Susan E. Parsons

Memphis

Julianne Goodwin

From the Community Depository Institutions Advisory Council

St. Louis

Kevin Beckemeyer Shaun Burke

Louisville **Karen Harbin**

From the Industry Councils

Agribusiness Meredith B. Allen Sam J. Fiorello Edward O. Frvar Jr.

Chris Novak

Health Care Jason M. Little Real Estate Janet Horlacher

Transportation **David Keach** Judy R. McReynolds **Brent Stottlemyre**

From the Community **Development Advisory Council**

St. Louis

Debra Moore

Margaret S. Sherraden

Little Rock

Amy Whitehead

Memphis

Kenneth S. Robinson Cassandra Williams