

# ***Conference on the Foundations of Policy Toward Electronic Money***

***December 3–4, 1996***

***Federal Reserve Bank of Minneapolis  
Minneapolis, Minnesota***

## ***Attendees***

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Lewis Alexander  
Board of Governors

Malcolm Alfried  
Federal Reserve Bank of Richmond

Richard Anderson  
Federal Reserve Bank of St. Louis

Richard Anstee  
Federal Reserve Bank of Chicago

Robert Ashman  
Federal Reserve Bank of New York

Sheldon Azine  
Federal Reserve Bank of Minneapolis

Patrick Barron  
Federal Reserve Bank of Atlanta

Thomas Baxter, Jr.  
Federal Reserve Bank of New York

Barbara Bennett  
Federal Reserve Bank of San Francisco

Lois Berthaume  
Federal Reserve Bank of Atlanta

James Bluemle  
Federal Reserve Bank of Chicago

Timothy Bosch  
Federal Reserve Bank of St. Louis

Joseph Botta  
Federal Reserve Bank of New York

Caroline Boyce  
Federal Reserve Bank of New York

J. Alfred Broaddus, Jr.  
Federal Reserve Bank of Richmond

Melvin Burstein  
Federal Reserve Bank of Minneapolis

W. Ronnie Caldwell  
Federal Reserve Bank of Atlanta

S. (Bob) Chakravorti  
Federal Reserve Bank of Dallas

Edward Coia  
Federal Reserve Bank of Philadelphia

Paul Connolly  
Federal Reserve Bank of Boston

Viera Crout  
Federal Reserve Bank of New York

Christine Cumming  
Federal Reserve Bank of New York

James Cunha  
Federal Reserve Bank of Boston

Mary Duthler  
Federal Reserve Bank of Minneapolis

William Emmons  
Federal Reserve Bank of St. Louis

Kathleen Erickson  
Federal Reserve Bank of Minneapolis

Clyde H. Farnsworth, Jr.  
Board of Governors

Ron Feldman  
Federal Reserve Bank of Minneapolis

David Fetting  
Federal Reserve Bank of Minneapolis

Joanna Frodin  
Federal Reserve Bank of Philadelphia

David Grace  
Federal Reserve Bank of St. Louis

Stanley Graham  
Federal Reserve Bank of Minneapolis

Karen Grandstrand  
Federal Reserve Bank of Minneapolis

Edward Green  
Federal Reserve Bank of Minneapolis

N. Lynn Greenwood  
Federal Reserve Bank of St. Louis

Jack Guynn  
Federal Reserve Bank of Atlanta

Joseph Haubrich  
Federal Reserve Bank of Cleveland

James Hawkins  
Federal Reserve Bank of Atlanta

Caryl Hayward  
Federal Reserve Bank of Minneapolis

Terence Higgins  
Federal Reserve Bank of St. Louis

Helen Holcomb  
Federal Reserve Bank of Dallas

William (Curt) Hunter  
Federal Reserve Bank of Chicago

David Jager  
Federal Reserve Bank of Cleveland

Mary Karr  
Federal Reserve Bank of St. Louis

Thomas Kleinschmit  
Federal Reserve Bank of Minneapolis

Ann Marie Kohlligian  
Board of Governors

Donald Kohn  
Board of Governors

Richard Kuxhausen  
Federal Reserve Bank of Minneapolis

Jeffrey Lacker  
Federal Reserve Bank of Richmond

Richard Lang  
Federal Reserve Bank of Philadelphia

Edward Lotterman  
Federal Reserve Bank of Minneapolis

James Lyon  
Federal Reserve Bank of Minneapolis

David Marshall  
Federal Reserve Bank of Chicago

James McAndrews  
Federal Reserve Bank of Philadelphia

Robert McTeer  
Federal Reserve Bank of Dallas

Thomas Melzer  
Federal Reserve Bank of St. Louis

Preston Miller  
Federal Reserve Bank of Minneapolis

Kinney Misterek  
Federal Reserve Bank of Minneapolis

John Moore  
Federal Reserve Bank of San Francisco

Charles Morris  
Federal Reserve Bank of Kansas City

John Partlan  
Federal Reserve Bank of New York

Fay Peters  
Federal Reserve Bank of Minneapolis

Heidi Richards  
Board of Governors

William Roberds  
Federal Reserve Bank of Atlanta

Arthur Rolnick  
Federal Reserve Bank of Minneapolis

Harvey Rosenblum  
Federal Reserve Bank of Dallas

Susan Rossbach  
Federal Reserve Bank of Minneapolis

David Runkle  
Federal Reserve Bank of Minneapolis

Stacey Schreft  
Federal Reserve Bank of Kansas City

Gordon Sellon, Jr.  
Federal Reserve Bank of Kansas City

Keith Sill  
Federal Reserve Bank of Philadelphia

Gordon Smith  
Federal Reserve Bank of San Francisco

Michael Smith  
Federal Reserve Bank of San Francisco

Gary Spiegel  
Federal Reserve Bank of Minneapolis

Joanna Stavins  
Federal Reserve Bank of Boston

Gary Stern  
Federal Reserve Bank of Minneapolis

Edward Stevens  
Federal Reserve Bank of Cleveland

William Stone  
Federal Reserve Bank of Philadelphia

Colleen Strand  
Federal Reserve Bank of Minneapolis

Bruce Summers  
Federal Reserve Bank of Richmond

Thomas Supel  
Federal Reserve Bank of Minneapolis

Claudia Swendseid  
Federal Reserve Bank of Minneapolis

Richard Todd  
Federal Reserve Bank of Minneapolis

Theodore Umhoefer  
Federal Reserve Bank of Minneapolis

Carl Vander Wilt  
Federal Reserve Bank of Chicago

Walter Varvel  
Federal Reserve Bank of Richmond

Warren Weber  
Federal Reserve Bank of Minneapolis

John Weinberg  
Federal Reserve Bank of Richmond

John Wenninger  
Federal Reserve Bank of New York

Gordon Werkema  
Federal Reserve Bank of San Francisco

Niel Willardson  
Federal Reserve Bank of Minneapolis

Susan Woodrow  
Federal Reserve Bank of Minneapolis