

United States Senate

Committee on Banking, Housing, and Urban Affairs

Hearing on H.R. 10, "Financial Services Act of 1998"

Witnesses

Thursday June 18, 1998

PANEL ONE:

James F. Higgins
President & Chief Operating Officer
Morgan Stanley, Dean Witter and Company
Representing Securities Industry Association

Matthew P. Fink
President
Investment Company Institute
Washington, DC

William A. Fitzgerald
Chairman and CEO
Commercial Federal Bank
Representing America's Community Bankers
Omaha, NE

John Heimann
Chairman, Global Financial Institutions
Merrill Lynch & Company
Representing the Financial Services Council
Washington, DC

John H. Biggs
Chairman of the Board and CEO
Teachers Insurance and Annuity Association
Representing American Council of Life Insurance,

Brittany
456-1605

American Insurance Association,
National Association of Mutual Insurance Companies,
National Association of Independent Insurers,
Alliance of American Insurers
Washington, DC

Robert A. Miller

Chairman

The National Association of Life Underwriters Financial Institutions Task Force,
Also representing the Independent Insurance Agents of America,
The Council of Insurance Agents and Brokers,
The National Association of Professional Insurance Agents
Washington, DC

PANEL TWO:

William T. McConnell

President

American Bankers Association
Washington, DC

Richard M. Kovacevich

Chairman and CEO

Norwest Corporation
Representing the Bankers Roundtable
Washington, DC

William McQuillan

Chairman, President and CEO

The City National Bank
President of the Independent Bankers Association
Greeley, NE