

*The Growing Senior Market:
Emerging Opportunities in the Low- and Moderate-Income Segment*

**Federal Reserve Bank of New York
Office of Regional and Community Affairs**

Wednesday, June 4, 2003

8:00 a.m. to 10:30 a.m.

Hilton Gateway Center

Newark, NJ

8:00 a.m. – 8:30 a.m.

Breakfast

8:30 a.m. – 8:40 a.m.

Welcome

Elizabeth Rodriguez, Assistant Vice President
and Community Affairs Officer
Federal Reserve Bank of New York

8:40 a.m. – 9:00 a.m.

Changing Demographic and Economic Trends

Nora Fitzpatrick, Community Affairs Analyst
Federal Reserve Bank of New York

9:00 a.m. – 9:45 a.m.

Panel Discussion-Emerging Opportunities

Moderator: Nora Fitzpatrick
Federal Reserve Bank of New York

Evelyn Howard, President
Howard and Associates

Merilyn Rovira, Senior Deputy Director
Fannie Mae-New Jersey Partnership Office

Michael Walker, President Emeritus
Seniors First

9:45 a.m. – 10:15 a.m.

Banker's Comments and Questions

10:15 a.m.

Concluding Remarks

Elizabeth Rodriguez, Assistant Vice President
and Community Affairs Officer
Federal Reserve Bank of New York