



Farm Credit System 2009 National Directors' Conference

September 13-15, 2009 The Grove Park Inn Asheville, North Carolina



2009 National Directors' Conference • September 13-15, 2009 • The Grove Park Inn • Asheville, North Carolina

Dear Conferees:

It is our pleasure to extend to you our personal invitation to join us at the 2009 National Directors' Conference, **September 13** through **September 15**, to be held at the elegant Grove Park Inn, located in Asheville, North Carolina.

Built from granite boulders hewn from Sunset Mountain, The Grove Park Inn opened in 1913. At its opening dinner, William Jennings Bryan declared that it had been "built for the ages." In the decades since it has become one of the South's most famous and venerable venues. It's hard to believe today but there was a time soon after WWII when the only thing that kept the Inn standing was the prohibitive cost of tearing it down. The Inn was fully restored and, in 1973, it was named to the National Register of Historic Places. From yesterday to today, The Grove Park Inn has remained a place dedicated to providing its guests with comfort — and genuine delight.

This meeting brochure was designed to provide you general information on the hotel, transportation, business sessions, activities and meals.

As always, the National Directors' Conference will offer plenty of time for social events to connect with old friends and industry leaders. We encourage you to register today with your Coordinator; they will be working closely with you and AgFirst to confirm your meeting registration. **August 14, 2009 is the deadline for meeting registration and hotel reservations.**

We look forward to seeing you in Asheville in September!

Paul House

Paul M House

AgFirst Farm Credit Bank Board Chairman



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NDC Conference Overview

Join other Farm Credit leaders at this year's National Directors' Conference: *A Leadership Summit on Change and Emerging Risks*, September 13-15, 2009, at The Grove Park Inn in Asheville, North Carolina.

In the last few years, the National Directors' Conference has become an important forum for discussions, debate and consensus building on key issues and the strategic direction of the Farm Credit System. Last year, the program explored reputation risk and how to manage it. We also dealt with the leadership challenges from dramatically spiking commodity prices, increased operating expenses that were impacting all market segments, and the upheaval in the nation's credit and financial markets that was creating funding risk. In addition, we learned more about the challenges and opportunities of implementing successful diversity programs.

This year, Farm Credit customers and institutions are facing some of these same issues as well as some new ones. Agriculture is being challenged economically. The turmoil in the financial industry continues, and we are seeing significant re-structuring of the financial sector. Adverse credits are increasing creating new stress on balance sheets, staff and directors. We remain under the threat that Congress might restructure the Federal financial institution regulatory structure and adversely impact the System.

The 2009 Conference will give you the latest updates regarding the recommendations surfaced by Project Amber. As you know, the Funding Corporation has been working with Morgan Stanley to study the impact of the change in the financial industry and its potential impact on the System. Reports on the efforts underway to address the project's key recommendations will be an important focus at the NDC this year. Also, we will provide an update on the System's Reputation Risk Management project. As a result of the reputation research and recommendations as well as your input at the National Directors' Conference last year, the PPC has established a Reputation Management Committee and an integrated reputation management function to address reputation risk at a System level. This is an important initiative for the System and the program will highlight how it is being implemented as a compliment to programs being undertaken by individual banks and associations.

We hope you will join your fellow directors and CEOs from banks and associations across the country as we exchange ideas and viewpoints on these important issues.

The estimated cost for this year's conference is \$1,425 per attendee. The registration fee covers all meals, business meetings and a special Sunday tour. Spouse/guest registration and tours will be priced separately on a per-attendee, per spouse/guest and per-tour basis. Each bank will need to determine how the cost of their association and bank representative's fees, travel and per diem expenses will be covered. The banks will be billed after the conference for the conference costs associated with its attendees and spouses/guests.

Once again, the Farm Credit System is "going green" and moving to an electronic registration format. All of the information you need regarding the meeting, conference registration and hotel reservations can be found by going to www.agfirst.com/NDC2009. The deadline to register and reserve your lodging is **August 14**, **2009**.

We hope to see you in Asheville, North Carolina, for the 2009 National Directors' Conference: A Leadership Summit on Change and Emerging Risks.



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Conference Events & Social Networking Opportunities

General Session

Monday, September 14 Tuesday, September 15 8:00 am - 5:30 pm 8:00 am - 2:30 pm Vanderbilt Ballroom

On Monday, Mark Pearson, world economist and host of "Market to Market" television show will kick off the conference. Other speakers on Monday and Tuesday will include, Ken Auer of The Farm Credit Council, with a Washington update; Jamie Stewart from the Funding Corporation will review Project Amber; Jack Shuler, CEO of ArborOne and Leigh Pichetti with FCCServices, Inc., will share an update on the System Reputation Initiative. Closing speaker on Tuesday will be Connie Podesta, an internationally known expert and speaker on the psychology of human behavior and leadership with her presentation of "Never Waste a Good Crisis Challenge: How to succeed even when life doesn't go as planned." Attire for the general session will be business casual. Attendees may wish to bring a sweater or light jacket for personal comfort, as the conference rooms may be cool.

Breakfast Buffet

Sunday, September 13 Monday, September 14 7:30 am - 9:00 am 6:30 am - 8:30 am 6:30 am - 8:30 am **Vanderbilt Ballroom**

Tuesday, September 15 6:30 am - 8:30 an

A full breakfast buffet will be available for attendees, spouses, or guests Sunday through Tuesday. This is a great way to begin the day.

Prayer Service

Sunday, September 13

9:00 am - 10:00 am

Vanderbilt Ballroom

A worship service will be held featuring an inspirational message and traditional music. All guests are welcome to attend.

Welcome Reception Sunday, September 14

6:30 pm - 8:30 pm

Vanderbilt Ballroom

A welcome reception at the Grove Park Inn Country Club will be held in your honor. Please plan to join this evening activity to renew friendships and enjoy great food and beverages. Dress for the evening is casual.

Reception & Dinner

Monday, September 14

6:00 pm - 6:30 pm

Reception

Ballroom PreFunction

6:45 pm - 9:00 pm Dinner

Vanderbilt Ballroom

Enjoy time networking at the reception and then sit down to a delicious dinner followed by the entertainment of Brinnon and Marks. These two talented gentlemen will sing, dance, impersonate and make you laugh.



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Conference Schedule

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After 4:00 pm	Hotel Check In	Hotel Lobby
2:00 pm - 6:00 pm	Registration & Conference Info	Vanderbilt Wing

Sunday, September 13

7:30 am – 9:00 am	Breakfast Buffet	Vanderbilt Ballroom C
8:00 am - 5:30 pm	Registration & Conference Info	Vanderbilt Wing
9:00 am - 10:00 am	Prayer Service	Vanderbilt Ballroom AB
10:30 am - 5:30 pm	Farm to Plate Outing	Biltmore Estate & Gardens
6:30 pm - 8:30 pm	Reception	Grove Park Inn Country Club

Monday, September 14

6:30 am - 8:30 am	Breakfast Buffet	Vanderbilt Ballroom C
6:30 am - 5:00 pm	Registration & Conference Info	Vanderbilt Wing
8:00 am – 5:00 pm	General Session	Vanderbilt Ballroom AB
9:00 am – 3:30 pm	Spouses' Tour & Luncheon	Biltmore Estate & Gardens
11:45 am – 1:00 pm	General Session Luncheon	Vanderbilt Ballroom C
6:00 pm – 9:00 pm	Reception & Dinner	Vanderbilt Ballroom AB

Tuesday, September 15

6:30 am - 8:30 am	Breakfast Buffet	Vanderbilt Ballroom C
6:30 am -11:30 pm	Registration & Conference Info	Vanderbilt Wing
8:00 am - 11:30 am	General Session	Vanderbilt Ballroom AB
11:30 am - 2:30 pm	Closing Luncheon & Presentation	Vanderbilt Ballroom C



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Hotel Accommodations

Overview: From yesterday to today, The Grove Park Inn has remained a place dedicated to providing its guests with comfort—and genuine delight. Built from granite boulders hewn from Sunset Mountain, The Grove Park Inn opened in 1913. At its opening dinner, William Jennings Bryan declared that it had been "built for the ages." In the decades since it has become one of the South's most famous and venerable resorts.

Special Features: Nestled discreetly into the hillside below the Main Inn, their exquisite Spa shows how richly its design is inspired by the surrounding Blue Ridge Mountains. It also shows clearly why it takes more than massage therapies



and treatments to create the unique Grove Park experience. Here you can slip beneath the surface of their lap-swimming and mineral pools for a few moments of soothing underwater music, lose yourself under a pair of dramatic indoor waterfalls or alternate between exhilarating contrast plunge pools.

Room Features: No matter which type of room you stay in, you will be treated to remarkable Grove Park style. Every detail of your room has been designed to make your stay a comfort and a delight. Additional features include free wireless Internet access (wireless card required), AM/FM stereo with CD player, microwave, refrigerator, coffeemaker and pay-per-view movies and video games. Conference room rate is \$189 plus tax.

Dining Locations at Grove Park Inn

Horizons—For an evening of pure epicurean adventure, make plans to dine at Horizons. With dazzling innovations on classic cuisine, a world-class wine list and impeccable service, the hours you spend at Horizons, the resort's flagship restaurant, add up to more than just a dinner out.

Sunset Terrace—Sunset Terrace Chophouse is the resort's classic steakhouse, serving prime beef and fresh seafood for dinner and a variety of salads, sandwiches and entrées for lunch—all with breathtaking western views of the Blue Ridge Mountains.

Blue Ridge Dining—Savor selections from the menu or enjoy one of their famed weekend buffets while overlooking the Asheville skyline, the resort's gorgeous fairways and, of course, the Blue Ridge Mountains that give the Dining Room its name.



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National Directors' Conference Registration

Registering for the National Directors' Conference:

- 1. A participant should first determine if the registration form will be handled entirely by the Coordinator.
- If your Coordinator is handling registration, please complete the paper registration form found at http://www.agfirst.com/NDC2009/NDC09RegForm.pdf and give to your Coordinator. The appropriate staff will take the information from the Registration form and reserve your space for all functions (sessions, meals, and social functions).
- 3. If you are registering on your own, you will need to complete your registration via online registration (the Internet). The registration link is http://www.regonline.com/09NDC

Everyone needs to complete registration (directors, spouses, staff, and children).

The deadline to submit your registration is Friday, August 14, 2009.

To make changes to your National Directors' Conference Registration:

Should you need to make changes to your registration information (arrival or departure dates, modifications to meals or event function, cancellations, etc.), please communicate your change by completing **one** of the following steps:

- 1. Contact your Coordinator, if they coordinated your registration, to complete any changes; or
- 2. Make changes directly to your registration online using the provided link
- 3. Call or email Wendy Mooneyham at 803-753-2460, wmooneyham@agfirst.com.

For questions regarding the National Directors' Conference, please call or email Wendy Mooneyham at 803-753-2460 or wmooneyham@agfirst.com, Cori Cantey at 803-753-2535 or ccantey@agfirst.com, Lisa Royster at 803-753-2308 or lroyster@agfirst.com.

On-site registration when you arrive at Grove Park Inn:

Registration packets (name badges, meeting materials, etc.) will be available for pick up beginning at 2:00 p.m. Saturday through Tuesday's closing session at the Registration area located in the Vanderbilt Wing. For directions to this location, please refer to the Hotel Diagram on the next page and directional signs located throughout the hotel.

Dinner on Saturday and Sunday will be on your own. On Sunday through Tuesday a Breakfast Buffet will be available. AgFirst has a special event planned for you and your family on Monday evening which begins at 6:00 p.m. Nametags will be required for all sponsored events and meal functions. The conference will close at the end of the Tuesday General Session at approximately 2:30 pm.



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Grove Park Inn Resort Map





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"Farm to Plate" Tour

Sunday, September 13, 2009



Biltmore Estate Garden, Winery and River Bend Farm Tour with Lunch at Deerpark Restaurant

Relax and enjoy a specialized tour designed especially for you of the Biltmore Estate. A professionally trained guide will lead you through the gardens on a 90-minute stroll pointing out acres of formal and informal gardens designed by America's foremost landscape architect, Frederick Law Olmsted. From the formal beauty of the Italian Garden to America's first managed forests, Biltmore's lush landscape is a living tribute to Olmsted's genius. Experts continually work to preserve the original vision for the gardens and grounds, including the All America Rose Garden featuring more than 250 varieties of roses.

As you tour River Bend Farm, your guide will help you discover what it was like to live and work on the Biltmore Estate in the 1890s. See craft demonstrations, farmyard animals, antique farm equipment, a kitchen garden, and more. Shop in an old-fashioned mercantile store and enjoy ice cream and treats at the Creamery.

Take a behind-the-scenes look at how wine is crafted with this personalized guided tour of the crush dock, fermentation and barreling rooms, and the champagne bottling area. Then amble

over to the tasting room where gracious wine hosts are happy to guide you through a complimentary wine tasting of our robust reds, refreshing rosés, and crisp whites. Even grape juice is available so everyone can enjoy the jovial experience.

Time for shopping is built into the itinerary so that you can pick up that perfect souvenir from the garden shop and the winery gift shop. Afterwards, your guide will deliver you back to The Grove Park Inn in time for the Sunday evening reception.

10:15 AM	Transportation and guide will greet the group at the Vanderbilt Wing of the Grove Park Inn.
10:30 AM	Depart for the Biltmore Estate.
11:00 AM	Arrive at Deerpark Restaurant on the Biltmore Estate for a Sunday Brunch followed by a guided garden tour, River Bend Farm tour and Winery tour.
5:30 PM	Return to the Grove Park Inn Vanderbilt Wing



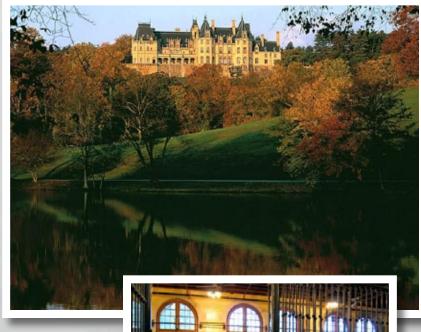
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Optional Spouses' Tour—\$75 per person

Monday, September 14, 2009

Biltmore Estate and Stable Cafe Lunch

Be inspired by the relaxed elegance of George and Edith Vanderbilt's 250-room family home and country retreat in Asheville, North Carolina. Discover original art from masters such as Renoir, magnificent 16thcentury tapestries, Napoleon's chess set, a library with 10,000 volumes, a Banquet Hall with a 70-foot ceiling, 65 fireplaces, an indoor pool, bowling alley, and priceless antiques. Opened to friends on Christmas Eve 1895, this 250 room French Renaissance chateáu remains America's largest privately owned home. Cross the threshold into a world of hospitality, beauty, and luxury that has remained virtually unchanged for more than a century. The guided visit takes approximately two hours.



9:00 AM	Transportation and guide will greet the group at the Vanderbilt Wing of the Grove Park Inn
9:15 AM	Depart for the Biltmore Estate
9:45 AM	Arrive at Biltmore House
12:30 PM	Lunch at the Stable Cafe
1:30 PM	Enjoy shopping in the Stable Courtyard
2:30 PM	Depart for the Grove Park Inn Vanderbilt Wing ** Coach will return through Downtown Asheville with narration
3:30 PM	Approximate time of return to Grove Park Inn



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Conference and Lodging Billing

The estimated fees and related inclusive description are listed below. FCCServices will bill the appropriate bank based on the information entered into your electronic registration. The fees are whole and inclusive and will not be segmented.

\$1,425 Estimated	Conference Participant
Sunday, September 13	Breakfast Buffet Prayer Service "Farm to Plate" outing with lunch Welcome Reception
Monday, September 14	Breakfast Buffet Lunch Reception and dinner
Tuesday, September 15	Breakfast Buffet Lunch
\$425 Estimated	Spouse or Guest
Sunday, September 13	Breakfast Buffet "Farm to Plate" outing with lunch Welcome Reception
Monday, September 14	Breakfast Buffet Reception and dinner
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Registration Cancellation Policy

Cancellations must be received in writing via email to wmooneyham@agfirst.com by close of business on August 31, 2009, no less than 10 calendar days prior to the first day of the conference Sunday, September 13, to receive a full refund. You will receive an email within 72 hours confirming your cancellation. This email will serve as receipt of cancellation. After August 31, 2009, all registrations – including "no shows" – are subject to the full conference fee. If you are unable to attend, a substitute from your organization may attend in your place.



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Downtown Asheville Recommended Restaurants

Carmel's Restaurant and Bar

Carmel's is already known as a destination in downtown Asheville with its Alfresco Dining, Romantic and Intimate Dining Room and Jazzy-chic Bar. Located in the Historic Grove Arcade, the exterior boasts some of the best outdoor seating — the perfect place to sit and watch Asheville go by while enjoying cocktails and some fantastic food. For menu details and reservations, please see our web site.(828) 252-8730

Frankie Bones Restaurant & Lounge

The Fabulous Frankie Bones Restaurant & Lounge takes you back to the carefree style of the early 1960s. At Frankie Bones, snappy sounds, high back burgundy leather booths, an award-winning menu and first-class service are the recipe for an experience to remember. Frankie Bones offers lunch and dinner, seven days a week and Sunday Brunch on the weekends. 2 Gerber Road, Suite 101, Asheville, NC 28803 828.274.7111

Tupelo Honey Café

Critics from *Southern Living* to *The New York Times* are salivating over this new twist on Southern cuisine. Dine inside the charming restaurant or amid the vibrant street life on the sidewalk while enjoying the distinctive beer and wine list. Breakfast entrees always available and dining until 11 p.m. on weekends. Located downtown at 12 College St. 828-255-4863

Vincenzo's Ristorante & Bistro

Vincenzo's offers an award winning menu, the best Italian wine list in Asheville, beautifully crafted desserts, and a great selection of fine coffees. This romantic restaurant is completely smoke-free. Downstairs,

The Bistro offers a wonderful line-up of live, talented musicians providing Jazz, Blues and Standards every night, seven days a week. 828-254-4698

Chop House

Located in historic downtown Asheville at the newly opened Four Points by Sheraton Hotel, the Chop House features Asheville's only signature steakhouse. This gourmet steakhouse is upscale and at the same time, comfortable and relaxed, serving high quality steaks with a wide selection of preparation methods for steaks and chops and accompaniments to go with each. Seafood, pasta entrees and a wide array of appetizers and salads are also available. This restaurant is the only one of its kind and features a cozy bar serving wine by the glass. Reservations are suggested for dinner. 828-253-1851.





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Asheville Recommended Activities

Asheville Historic Trolley Tours

Sightsee Asheville in style aboard vintage touring trolleys. Visit Asheville's major attractions on this live, narrated tour including the Grove Park Inn, Montford Historic District, Grove Arcade, Biltmore Village and much, much more. The ticket price includes admission to the Thomas Wolfe Memorial and Grove Arcade Building. 888-667-3600

Biltmore Estate

George Vanderbilt created Biltmore Estate in North Carolina's Blue Ridge Mountains more than a century ago as a retreat for family and friends; a place to rediscover gracious hospitality and revel in nature's beauty. His vision holds true today. Explore Biltmore House, a magnificent 250-room château filled with priceless art and antiques. Stroll through century-old gardens designed by America's first landscape architect. Savor award-winning wines and taste chefs' creations using estate-raised foods. Enjoy 8,000 acres of forests, farmlands, and rivers on bikes, horseback, and rafts 1-800-543-2961



Great Smoky Mountains Railroad

With the romance and mystique of an era gone by, guests on board the Great Smoky Mountains Railroad will enjoy year-round scenic train journeys through some of the most beautiful landscapes in the Great Smoky Mountains. Call for additional information, or to make advance reservations. 828-586-8811

Grove Arcade Arts and Heritage Gallery

The gallery features a state-of-the-art, interactive exhibition that uses a solid terrain model animated with regional voices, video, music and lasers to bring the culture and history of Western North Carolina to life. Opened in January 2006, the gallery features the crafts, music and stories of the Blue Ridge. Visit the gallery and experience the places, objects and activities that authentically represent the people of Western North Carolina.

Thomas Wolfe House

The boyhood home of the author Thomas Wolfe (*Look Homeward, Angel*) is furnished with family possessions and open for tours (appx. 30 min.). A number of special events take place each year. Small admission fee. 828-253-8304

North Carolina Arboretum

A 427-acre facility with a Visitor Education Center, state-of-the-art greenhouses, beautiful gardens, and walking trails. 828-665-2492





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Asheville Churches and Places of Worship

Abernethy United Methodist Church—Abernethy United Methodist Church. 1418 Patton Ave., West Asheville. You'll find faith. You'll find friends. (http://www.abernethy.org)

Beth Israel Synagogue—An egalitarian Conservative Jewish community—dedicated to blending tradition and change. (http://www.bethisraelnc.org)

Biltmore Baptist Church—To bring people to Jesus Christ, develop them to Christ-like maturity, equip them for the ministry and glorify the name of God. (http://www.biltmorebaptist.org)

Blue Ridge Christian Church—Independent Christian Church where Jesus' last command is our first concern. (http://www.nationsnet.com/blueridgechristian)

Candler House of Prayer—Visit life-changing ministry located in the beautiful mountains of Western North Carolina. (http://www.choponline.com/)

Faith Tabernacle Fellowship —Come for joyful praise and worship and Biblical truths for today's lifestyle with Pastor Frank Zerbel. Sunday's 10:45am. (http://www.faithtabernacle.us/)

First Baptist Church of Asheville—Historic Faith Community located in downtown Asheville. Everyone is welcome! (http://www.fbca.net)

Saint Eugene Catholic Church—St. Eugene Catholic Church is the largest Catholic community in the city with outreach to many agencies that serve others. (http://www.steugene.org)

St Nicholas Russian Orthodox Church—A dynamic Orthodox Christian community!
Services in English (with some Slavonic). (http://www.stnicholasparish.org)

St. Marks Lutheran Church—A caring community of believers, called by God through Jesus Christ to grow in faith, hope and love. (http://www.stmarkslutheran.net)



Temple Baptist Church—Temple Baptist Church is an independent, fundamental church dedication to serving the Lord. (http://www.temple-baptist-church.com)



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Transportation

Driving

Directions to The Grove Park Inn:

- From I-26 or I-40, take I-240 into Asheville.
- Take exit 5B, Charlotte Street.
- Proceed north on Charlotte Street for approximately .7 mile.
- Turn right on Macon Avenue and continue for .8 mile
- The Grove Park Inn entrance will be to your left

Airlines

The Asheville Regional Airport is nine miles Southeast of Asheville (25 minutes from The Grove Park Inn). Primary airline carriers are Continental, Delta, Northwest and US Airways.

Distances from other area airport locations:

Greenville, SC
Charlotte, NC
Knoxville, TN
Greensboro, NC
Columbia, SC
Atlanta, GA
1.5 hours
2 hours
2.5 hours
3.5 hours

Airport Meet and Greet Services

Accents on Asheville, our preferred transport service, will schedule airport transportation for your convenience. An Accents on Asheville vehicle and driver will greet you curbside, at ground transportation. This service is provided at a rate of \$35 per-person, one way, or \$70 round-trip, and includes driver gratuity. Airport transportation information is due in our office seven days in advance of your arrival and phone orders are not accepted. You will receive an email or verbal confirmation with departure information three days prior to your arrival.

(Airport Transfer Forms are available on the Web site)

Taxis and Rental Cars

Taxis and rental cars are available to and from the Asheville Regional Airport and Grove Park Inn.

Hotel Parking

The hotel offers free self-parking to those that are staying at The Grove Park Inn and charges \$20.00 a day for valet parking.

Parking in Downtown Asheville

There are three city parking decks. On Mondays through Fridays, the first hour is free, then 50-75 cents per hour. After 7 p.m., and all day Saturday and Sunday, parking is \$1 to \$2 flat fee per exit. For on-street parking, meters usually run 75 cents an hour. Pay meters on Monday-Saturday, 8 a.m.-6 p.m. On-street parking is free after 6 p.m., Sundays, and holidays.

Weather

The resort is located at an elevation of 2,100 feet above sea level. With an average high of 67 degrees and an average low of 46 degrees, Asheville offers a mild climate in every season. The area also has less precipitation than any other city east of the Mississippi. We advise you and your family to dress accordingly and check the local weather for the most accurate daily forecast.

Attire

Business casual attire is suggested for the business sessions. Resort casual attire and comfortable walking shoes are suggested for all other activities.



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Emergency Contact Information

Hospital

Memorial Campus Emergency Department 509 Biltmore Avenue, Asheville, NC 28801 Phone: (828) 213-1948

Cabs

New Blue Bird Taxi Company (828) 258-8331

Metro Cab (828) 254-1155

Yellow Cab Company (828) 253-3311

Pharmacy

CVS Pharmacy 15 Haywood Street (828) 253-4787

Blue Ridge Pharmacy 948 Tunnel Road (828) 298-3636

Police Dept

Asheville Police Department 100 Court Plaza, Asheville, NC, 28801 Office Hours: 8:30 a.m.-5 p.m., Monday-Friday Non-emergency: (828) 252-1110 Chief's Office: (828) 259-5880

Hotel Address

The Grove Park Inn Resort & Spa 290 Macon Avenue, Asheville, NC 28804 To Contact Hotel Guests: (828) 252-2711 (828) 253-4787

