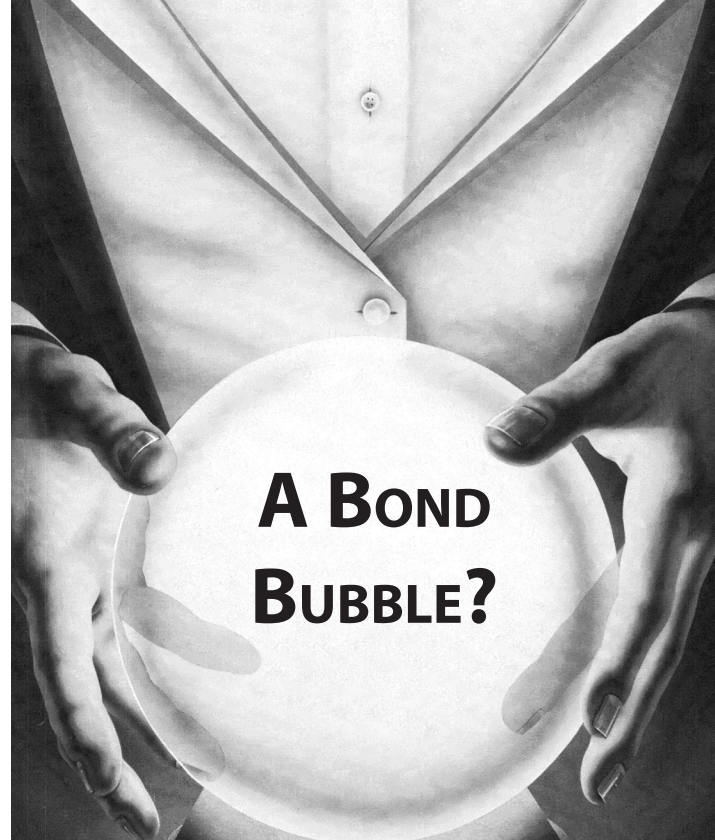


# CRYSTAL BALL XXIX

The Business and Financial  
Outlook through 2014

*State, National and International Implications*

Thursday, April 18, 2013



sponsored by  
The University of North Carolina at Asheville  
Department of Economics and

**Parsec**Financial  
WEALTH MANAGEMENT

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## REGISTRATION FORM

Yes, I would like to attend. Please register me for the  
Economic Crystal Ball Seminar.

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Please check if you are a new attendee or if your address has changed.

Spaces are limited. Please complete this registration form  
and mail to:

**Outlook Conference**  
UNCA Economics Department  
155 Karpen Hall, CPO #2110  
UNC Asheville  
One University Heights  
Asheville, NC 28804-8509

You may also e-mail the registration information to:  
[kmoore@unca.edu](mailto:kmoore@unca.edu)

Questions? Call 828/251-6550.

DEPARTMENT OF ECONOMICS  
155 Karpen Hall, CPO #2110  
UNC Asheville  
One University Heights  
Asheville, NC 28804-8509

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29th Annual **XXIX** ECONOMIC  
CRYSTAL BALL SEMINAR

Thursday, April 18, 2013  
6:15–8:45 p.m.

Lipinsky Hall Auditorium  
(Next to Ramsey Library)  
UNC Asheville campus

## AGENDA

Reception	6:15 p.m.
Economic Outlook	7 p.m.
Financial Outlook	7:30 p.m.
Question-and-Answer Period	8 p.m.

**The Economic Outlook** will focus on inflation, employment, interest rates, the strength of the dollar and the housing market.

**The Financial Outlook** will explore the implications of Federal Reserve policy for financial markets. Various investments will be addressed, with an emphasis on interest rates and the bond market.

## THE PROGRAM

### **The Business and Financial Outlook through 2014**

*State, National and International Implications*

#### Speakers

**David W. Berson** of Nationwide Insurance  
**James F. Smith** of Parsec Financial

#### Location

Lipinsky Hall Auditorium  
(Next to Ramsey Library)  
UNC Asheville campus

#### Date

Thursday, April 18, 2013

#### Sponsors

Parsec Financial  
UNC Asheville Department of Economics

**There is no admission cost for the seminar.**



## ABOUT OUR SPEAKERS

### **David W. Berson, Ph.D.**

*Economist*

Dr. Berson is Senior Vice President and Chief Economist at Nationwide Insurance, where his responsibilities involve leading a team of economists that act as internal consultants to the company's business units.

His numerous professional experiences include Vice President and Chief Economist at Fannie Mae from 1989-2007, past president of the National Association of Business Economists, and a senior management position with Wharton Econometrics Forecasting.

### **James F. Smith, Ph.D.**

*Economist*

Dr. Smith is the chief economist at Parsec Financial. He has more than 30 years of experience as an economics forecaster. Dr. Smith's career spans private industry, government and academic institutions, and includes tenures with Wharton Econometrics, Union Carbide, the Federal Reserve and the President's Council of Economic Advisers.