



President's Message by Bennie Hutchins

Well, we are halfway through 2020 and what a year it has been! At a time when we would all be making plans for our annual conference, looking forward to gathering in Kansas (minus Dorothy, Oz, and a tornado) we find our country in the midst of another kind of tornado – disease and lawlessness.

These times make me even more appreciative for all of our NARRC members across this country and the network of friends and programs you have established that have the common goal of building up your communities and this country rather than tearing it down. You do not make the news but you, rural America, are the foundation and the rudder that will keep this country steered in the right direction.

As this pandemic begins to level out, I expect we will be hearing stories of how many of you have stepped “outside the box” implementing programs and activities to assist with the economic recovery of your communities. Hopefully, we can share some of the results next year in Virginia. Or do not wait; send any unique success stories to Steve Ferguson for inclusion in the Newsletter or posting on the NARRC website.

I want to thank you for your understanding of the NARRC Board's decision to cancel our 2020 annual meeting. And many thanks to the states that have pledged their financial support for our 50th Anniversary celebration in Virginia in 2021. I know you will not want to miss that event; please get it on your calendar now!

Until then, I wish each of you a healthy and prosperous second half of 2020!

Sincerely,

Bennie Hutchins, (MS)
President, NARRC

NARRC Organizations Adjust Support For Customers/Staff During Virus Interruption

During the Covid-19 Pandemic crisis all NARRC organizations have responded with various remedies in order to support customers, board, and staff. A few of the adjustments include:

- Rotate staff working at the office
- Reduce the 40-hour work week
- Arrange for staff to work at home
- Alternate staff checking on mail
- Maintain social distancing

We all realize this crisis is not the fault of customers or employees. Other adjustments implemented are:

1. Staffs continue to provide all services to their customers and processing all written or telephone requests for assistance.
2. Posting of payments continue to be made as timely as practical and some are extending grace periods and forbearances to clients affected by the pandemic.
3. Some offices have offered borrowers a three-month period of interest-only payments and extended the loan term by three months.

We are not aware of any employees who have been laid off, furloughed, or dismissed. Likewise, all staff are continuing to receive their full-time salary, regardless of actual hours worked, and they are maintaining the annual and sick leave they already accrued.

We have not been informed of any NARRC board, staff or clients who have been infected by the virus and we hope this trend will continue for everyone.

Thanks to Arkansas and Texas NARRC organizations for sharing the changes they have made; these are appreciated and helpful. Most likely several other adjustments have been made by other organizations. **Thanks to everyone for all your extra efforts during these challenging and unique times!!**

Plans Modified During NARRC 2020 Mid-Year Board Meeting

2020 Wichita, KS Meeting Rescheduled to 2022

Because of the uncertainties with the Coronavirus and concerns to protect NARRC members, the NARRC board decided to cancel the Wichita, KS 2020 Annual Conference and reschedule it to the fall of 2022.

The Kansas Homestead Rehabilitation Corporation will renegotiate arrangements with the Wichita hotel. They will provide an update during the 2021 Annual Meeting in Richmond, VA. We appreciate all the extra efforts the Kansas staff and Board will exert to reschedule and rearrange the 2021 Annual Meeting to the fall of 2022.

2021 Richmond, VA Annual Conference

Plans are progressing to celebrate NARRC's 50th Anniversary. Because there will not be a 2020 annual conference, which would have been NARRC's 49th, the 2021 meeting will not officially be the 50th Annual Conference. Therefore, the 50th Anniversary Committee recently announced this will NARRC's 50th Celebration.

The Virginia Department of Agriculture staff continues to work closely with the 50th Anniversary Committee. They have some very interesting plans, including tours, speakers, and historical panel discussions. Because the Virginia staff will not be able to provide a presentation at the 2020 annual meeting, their video will be distributed to everyone later this year along with other updates.

2023 Mississippi Annual Conference

The Mississippi Rural Rehabilitation Corporation is still planning to host a future annual meeting, but one year later than they originally planned. Dates/location TBD.

Election of NARRC Board and Officers

The current NARRC Board and Officers have agreed to continue serving in their respective positions until the next election on Wednesday, September 22, 2021 in Richmond, VA. A big **THANK YOU** to the Board and Officers for serving for a second consecutive year.



Nominating and Audit Committee Appointments

Before the NARRC board canceled the 2020 Annual Meeting, President Hutchins made appointments to the Nominating and Audit Committees:

Nominating Committee: Donald Giffey (ND) Chair, Tate Rusk (CO), Horace Horn (AL)

The above committee will postpone performing their duties until the Richmond, Virginia meeting on 2021.

Audit Committee: Kathy Colson (FL) Chair, J. Lee Alley (AL), Ken Dalsted (ND)

This committee will receive and review NARRC's financial records for September 1, 2019 through August 31, 2020. A summary of their report to the NARRC Board and Officers will be distributed during the fall of 2020.

Website Update

Last October, we discovered our website vendor was no longer available to update our website. Several potential website firms were interviewed and a new vendor, Farmboy, was hired to perform semi-annual website updates, unfortunately at a higher fee. All the firms interviewed encouraged us to use current software so updates could be done by NARRC Secretary/Treasurer.

During the Mid-Year NARRC Board Meeting, it was agreed to request all NARRC organizations complete an assessment of the current website and provide suggestions. The board sincerely appreciates all the responses as they will be used to consider alternatives.

50th Anniversary Celebration State Sponsorships

It was previously announced NARRC organizations could financially sponsor the 50th Celebration. The NARRC board and Officers and 50th Anniversary Committee sincerely appreciate the \$16,700 that has been donated by the following organizations at the various levels:

Diamond	\$3000 or more Arkansas, North Dakota, Kansas
Platinum	\$2000 -- \$2999 Wyoming
Gold	\$1000 -- \$1999 Florida, Texas, Michigan, Colorado
Silver	\$500 -- \$999 Iowa, Mississippi
Bronze	\$100 -- \$499 Alaska, Missouri

A "NARRC 50th Anniversary" checking account was opened in Texas to deposit sponsorships and pay 2021 conference expenses. All remaining funds will be transferred to NARRC's checking account in Des Moines.

Financial Updates

- **Checking Account**

With **Vernon and Jeannie Eagan's** excellent help, and **President Hutchins'** guidance, \$11,929.46 was transferred from Regions Bank checking account in Arkansas to Wells Fargo checking account in Iowa.

- **Money Market Account and CDs**

NARRC Treasurer, **Steve Ferguson (IA)** identified options for the NARRC Finance Committee of **Don Jacka (KS), Tony Minicozzi (AR), and Larry Mack (FL)** to transfer NARRC's Money Market account and two CDs to Iowa. The NARRC Board approved the Finance Committee's recommendation to transfer funds from Telco Credit Union in Arkansas to GreenState Credit Union in Iowa as follows:

1. \$10,000 Money Market at 1%
2. CD#1 = \$10,684.22 at 2.13% for 13 months
3. CD#2 = \$17,012.77 at 2.23% for 19 months



Membership Details

- 25 organizations paid their dues in 2019
- 23 organizations paid their dues in 2020 by 6-9-20
- Ohio and South Dakota are reviewing budgets

50 YEARS OF NARRC TRIVIA

Below are a few trivia items to help you prepare for NARRC's 50th Annual Celebration in 2021.

1. In April 1934, a Rural Rehabilitation Division was established in FERA (Federal Emergency Relief Administration). Funds were only for rural areas.
2. By 1935, forty-five Rural Rehabilitation Corporations were formed; only Connecticut, Delaware and Rhode Island did not form a corporation; those formed in Maryland and Massachusetts never functioned.
3. On February 22, 1971, **Mr. Drew Cloud**, Executive Secretary of the New Mexico Rural Rehabilitation Corporation announced a meeting to be held in Biloxi, Mississippi during March 11 and 12, 1971.
4. On March 11, 1971 representatives from fifteen state corporations met at Biloxi, MS. Those in attendance were: **Marvis B. Roberts (FL); Col. E.P. Scott (FL); Byron; Kirkland (GA); Joe Gillman (IA); Jim Rowen (IA); Nyle L. Katz (MI); Joe Pensien (MI); T.B. Fatheree (MS); Vyvian Walker (MS); Robert L. Fowler (MO); Roger Sandman (NE); Drew Cloud (NM); Henry R. Sink (NC); O. Leonard Orvedal (ND); T. G. Stratton (OK); John L. Neely, Jr. (TN); Walter T. McKay (TX); Joseph H. Francis (UT) and Walter H. Ebling (WI).**
5. Thirty-nine men and women, from 20 states have served as NARRC President: 5 of these dedicated NARRC Officers served multiple years as President.
6. The NARRC 2021 Annual Conference will be called our "50th Anniversary Celebration" although it is technically our 49th annual conference. The title is most appropriate since NARRC was founded in 1971.

NARRC Cash Flow: 8-31-19 To 3-23-20

Previous Balance	8-31-19	\$49,257.43
Income		
Dues	\$2,700.00	
Interest	\$369.02	
Total Income		\$3,069.02
Expenses		
New bank checks	\$52.24	
Update website-Crider	\$100.00	
Develop website-Farmboy	\$250.00	
Jan. Newsletter-Farmboy	\$375.00	
Supplies and printing	\$285.52	
Total Expenses		\$1,062.76
NET GAIN		\$2006.26
NEW BALANCE	3-16-20	\$51,263.69

ASSETS		
Wells Fargo Checking	\$13,566.70	
GreenState CU M Mkt	\$10,000.00	
GreenState CU CD#1	\$10,684.22	
GreenState CU CD#2	\$17,012.77	
TOTAL ASSETS		\$51,263.69
<i>Reported to NARRC Board</i>	<i>4-8-2020</i>	

2019-2021 NARRC Officers / Directors



President

Bennie Hutchins, MRRC
328 Covington Cove
Madison, MS 39110
Cell Phone: 601.748.2622
Email: benniefhutchins@gmail.com

Vice President

Tony Minicozzi
Arkansas Rural Endowment Fund, Inc.
1306 West Fourth Street
P.O. Box 750
Little Rock, AR 72203-0750
Cell Phone: 501.529.9190
Email: tminicozzi@aref.org

Secretary/Treasurer

Steve Ferguson
Iowa Finance Authority
1963 Bell Avenue, Suite 200
Des Moines, IA 50315
Cell Phone: 515.494.4979
Email: steve.ferguson@iowafinance.com

Past President

Thomas Carter
Georgia Development Authority
1890 Highway 138
Monroe, GA 30655
Phone: 706.717.8428
Email: thomas@gdaonline.com

One warning notice for each of you

To add to these crazy times, our Board and Officers' emails have been "hijacked" by some culprit. If you receive a brief email that appears to be from some of us saying something like "Do you have a few minutes? I need your help." Please just ignore and delete it!

Seated Left to Right:

Seated: Bennie Hutchins, Cathy Franck,
Steve Ferguson

Standing: David Reeves, Thomas Carter,
G.W. Neal, Tony Minicozzi,
Mike Crosby. (Roberta Valdez-absent)

These Officers and Directors will serve through September 2021 because there will not be an election of new Officers and Directors until the 2021 conference.

Directors:

Mr. Mike Crosby, SCRRC
926 Cherokee Drive
Smoaks, SC 29481
Cell Phone: 803.707.8338
Email: mlcrosby@lowcountry.com

Cathy Franck, MRRC
534 Brookway Blvd.
Brookhaven, MS 39601
Cell Phone: 601.757.5005
Email: cgfranck1@yahoo.com

G. W. Neal, TRC, Inc.
Texas Rural Communities, Inc.
365 CR 301
Nacogdoches, TX 75961
Cell Phone: 936.554.0390
Email: gw_neal@yahoo.com

Mr. David Reaves, FRRC
P.O. Box 268
McAlpin, FL 32062
Cell Phone: 386-208-0770
Email: davreaves@windstream.net

Ms. Roberta Valdez
Utah Department of Agriculture
P. O. Box 146500
Salt Lake City, UT 84114-6500
Cell Phone: 801.982.3499
Email: robertavaldez@utah.gov

A funny distraction for you -- Click on the link below to watch a short video of a former Rural Rehabilitation Officer's discussion with a math-challenged client; enjoy.
<https://www.youtube.com/watch?v=Bfq5kju627c>