

2026 Joint Annual Meeting

National Association of Rural Rehabilitation Corporations
and
National Council of State Agricultural Finance Programs



Rogers, Arkansas
September 26-30, 2026

Welcome to Arkansas!

The Arkansas Rural Endowment Fund (AREF) is proud to host the 2026 joint conference for the National Association of Rural Rehabilitation Corporations and the National Association of State Agricultural Finance Programs.

Since 1959, the people of Arkansas have turned to AREF for the financial support they need to accomplish their goals. Our primary focus is on the betterment of our local communities, and we achieve this by offering the best possible loan rates to Arkansans. Our loan program empowers farmers and trade students to seek the educational and professional opportunities that will make a difference in their lives

The team at AREF is passionate about supporting the great citizens of our state and we are excited to share our state programs and our rich history with delegates from both organizations.



www.aref.org



A BRIEF HISTORY OF NARRC

In 1933, a new emergency relief program, the Federal Emergency Relief Administration (FERA), established a State Emergency Relief Administration (SERA) in each state. At first, the SERAs carried on the urban and rural relief assistance together and generally in two ways: 1) direct relief grants, or 2) employment of individuals on work relief projects. The needs of the rural areas were obviously different from their urban counterparts. The rural areas wanted a rehabilitation program rather than a relief program. In 1934, a Rural Rehabilitation Division was established in the FERA, and funds were designated for use only in rural areas. FERA authorized the establishment of legal entities in each of the states: not-for-profit organizations known as rural rehabilitation corporations.

By 1935, forty-five rural rehabilitation corporations were formed. Only Connecticut, Delaware, and Rhode Island did not form such a corporation, and the corporations formed in Maryland and Massachusetts never functioned. Similar corporations were also formed in the territories of Alaska, Hawaii, and Puerto Rico. In 1981, at Dearborn, Michigan, Articles of Association were adopted. Thus, the National Association of Rural Rehabilitation Corporations (NARRC) came into being. Today there are 25 active states participating in NARRC.



NARRC's Mission is to:

- Assist members in their efforts to more efficiently manage their assets.
- Share information on successful innovative programs.
- Further the achievement of excellence in addressing rural America's needs.

2025- 2026 NARRC Officers and Directors

President: Shana Forster (ND)
Vice President: Chris Lampkin (AR)
Treasurer: Mike Crosby (SC)
Secretary: Lisa Barber (CO)

Directors: Scott Drown (MI)
Larry Karns (KS)
Larry Mack (FL)
Don Perry (SC)
Tate Rusk (CO)

www.ruralrehab.org

A BRIEF HISTORY OF NCOSAFP

In 1984, the National Council of State Agricultural Finance Programs (NCOSAFP) was created to bring together public and quasi-governmental agricultural financing entities to network, share information on state programs being developed across the nation, and to work together to address farm finance issues at the federal level. Today, NCOSAFP has members across the nation working together to advance the mission and goals of the organization.

The NCOSAFP Mission is to facilitate communication and education for our members and represent the interests of agriculture in developing legislation, regulation, and other issues affecting public agricultural finance in cooperation with private industry.



NCOSAFP Goals:

- Represent the interests of state agricultural finance programs in the development of legislation and regulation.
- Facilitate continuing communication and educational programs among the membership.
- Explore and evaluate new ideas in agricultural finance.
- Offer assistance to states that may be interested in developing state agricultural finance programs.

2026 NCOSAFP Officers and Directors

President: Bill McCloskey (KY)

Vice President: Ryan Roles (MN)

Secretary: Jim Hodges (GA)

Treasurer: Tammy Nebola (IA)

Directors:

Sarah Clancy (UT)

Susan Marcks (NC)

Gary Smith (PA)

www.stateagfinance.org



2026 Joint Annual Conference Agenda



Saturday, September 26, 2026

- 7:30 a.m.* Breakfast
Embassy Suites Lobby Atrium
- 8:45 a.m. Load Bus for Fort Smith Museum of History and National Historic Site
Embassy Suites Front Entrance
- 10:15 a.m. Arrive at Fort Smith Museum of History and National Historic Site
- 11:30 a.m. Depart for U.S. Marshals Museum
- 11:45 a.m. Arrive at U.S. Marshals Museum
Box lunches provided
- 2:30 p.m. Depart for Hotel
- 4:15 p.m. Arrive at Hotel
Embassy Suites
- 5:00 - 10:00 p.m. Hospitality Room Open

**All times are CDT*

Sunday, September 27, 2026

- 10:00 a.m. Hospitality Room Opens
- 2:00-4:00 p.m. Conference Registration Open
Meeting Rooms Floor
- 4:00 p.m. NARRC Executive Board Meeting
Hammons Room
- 4:30 p.m. NCOSAFP General Membership Meeting
Razorback Room
- 4:30-6:00 p.m. Conference Registration Open
Meeting Rooms Floor
- 6:00-8:00 p.m. President Social Reception (Cash Bar)
Commerce Room
- 10:00 p.m. Hospitality Room Closes



2026 Joint Annual Conference Agenda



Monday, September 28, 2026

- 7:30-8:30 a.m. Breakfast
Commerce Room
- 8:30 a.m. Opening Session
Commerce Room
Flag Presentation
Pledge of Allegiance
Invocation
Roll Call
Opening Remarks (NCOSAFP/NARRC)
- 8:45-9:00 a.m. The Honorable Wes Ward, Secretary
Arkansas Department of Agriculture
- 9:00-9:15 a.m. Mr. William "Ty" Davis, Executive Director
USDA-FSA Arkansas State
- 9:15-9:45 a.m. Ms. Michelle Bufkin Horton Executive Vice President
Arkansas Cattlemen's Association
- 9:45-10:00 a.m. Break
- 10:00-10:45 a.m. Special Agent Jason Frankenberger, FBI Cybersecurity
Special Agent Matt West, Financial Crimes
- 10:45-11:00 a.m. Break
- 11:00-11:45 a.m. Mr. Thomas Williams
Delta Dirt Distillery
- 12:00-1:00 p.m. Lunch
Commerce Room
- 1:15-2:00 p.m. Mr. Adam Chappell
Regenerative Agriculture
- 2:00-2:15 p.m. Break
- 2:15-3:00 p.m. Dr. Hunter P. Goodman, Assistant Professor for Community, Workforce and
Economic Development
University of Arkansas



2026 Joint Annual Conference Agenda



Monday, September 28, 2026 *(continued)*

- 3:00-3:45 p.m. Mr. Houston Bruck, USDA Deputy Administrator Farm Loan Programs
Presenting via Teams
- 3:45 p.m. Sponsor Presentation/Recognitions
- 4:00-5:00 p.m. NARRC General Membership Meeting
Hammons Room
- 4:15 p.m. Guest Tour Returns
- 6:15-8:30 p.m. President's Banquet, Awards, Invitation from Michigan
Commerce Room
- 10:00 p.m. Hospitality Room Closes

Monday Guest Tour Schedule

- 8:45 a.m. Load Bus for Compton Gardens & Arboretum
Embassy Suites Front Entrance
- 9:15 a.m. Arrive at Compton Gardens & Arboretum
- 10:00 a.m. Depart Gardens for Wal-Mart Museum in Downtown Bentonville
- 10:15 a.m. Arrive at Wal-Mart Museum
- 11:30 a.m. Lunch at The Hive in Downtown Bentonville
- 1:00 p.m. Depart The Hive for Crystal Bridges Museum of American Art
- 1:15 p.m. Arrive at Crystal Bridges Museum of American Art
- 3:45 p.m. Depart Crystal Bridges Museum for Hotel
- 4:15 p.m. Arrive at Hotel
Embassy Suites



2026 Joint Annual Conference Agenda



Tuesday, September 29, 2026

- 7:30-8:30 a.m. Breakfast
Embassy Suites Lobby Atrium
- 8:45 a.m. Load Bus for Wal-Mart Headquarters Campus
Embassy Suites Front Entrance
- 9:00 a.m. Arrive at Wal-Mart Headquarters Campus Tour
- 10:15 a.m. Depart Wal-Mart for Don Tyson Center for Agricultural Sciences
- 10:45 a.m. Arrive at Don Tyson Center for Agricultural Sciences
- 11:30 a.m. Lunch at Don Tyson Center for Agricultural Sciences
Box lunches provided
- 12:45 p.m. Depart Don Tyson Center for University of Arkansas Tours
Whitaker Animal Science Center & CAFF Farm
- 1:00 p.m. Arrive University of Arkansas
- 2:00 p.m. Depart University of Arkansas for Market Center of the Ozarks
- 2:20 p.m. Arrive at Market Center of the Ozarks
- 3:00 p.m. Depart Market Center of the Ozarks for Hotel
- 3:30 p.m. Arrive at Hotel
Embassy Suites
- Dinner on your own - List of Restaurants in registration packet***
- 10:00 p.m. Hospitality Room Closes

Wednesday, September 30, 2026

- 7:30-8:30 a.m. Breakfast
Embassy Suites Lobby Atrium
- 9:00 a.m. NARRC & NCOSAFP Business Meetings



2026 Joint Annual Conference Speakers



Wes Ward is serving as the 3rd Secretary of Agriculture for the State of Arkansas. He was first appointed to the position in 2015 by Governor Asa Hutchinson and reappointed in 2023 by Governor Sarah Huckabee Sanders.

Wes is from the small town of Lake City in Northeast Arkansas and is a graduate of Riverside High School. He earned a Bachelor of Science degree in Agricultural Business with an emphasis in Agricultural Finance from Arkansas State University. Wes has also earned a law degree (JD), a Master of Laws degree (LL.M.) in Agricultural and Food Law, and a Master of Science degree

in Agricultural Economics from the University of Arkansas.

Wes has been serving in the United States Marine Corps for over 24 years and has completed deployments and training exercises in Afghanistan, Jordan, Japan, Indonesia, South Korea, and the Philippines. He is currently serving in the Marine Corps Reserves as the Commanding Officer of 4th Law Enforcement Battalion.



Ty Davis was appointed by the Trump Administration to serve as the state executive director of the USDA Farm Service Agency (FSA) in Arkansas in May 2025.

Prior to his appointment, Davis served as state agriculture liaison for U.S. Senator John Boozman. With over 12 years of service in the Office of Senator John Boozman, Davis held multiple roles including southeast Arkansas field representative, assistant projects director, and state agriculture liaison. In these capacities, he was involved in coordinating infrastructure and economic

development projects, engaging with stakeholders in Arkansas's agricultural community, and communicating policy advocated by Senator Boozman.

Davis is a graduate of the University of Central Arkansas with a bachelor's degree in history. He was raised and currently resides on his family's rice, soybean and corn farm in Stuttgart, Arkansas, and continues to support the operation as a fourth-generation farmer.



Michelle Bufkin Horton is the Executive Vice President for the Arkansas Cattlemen's Association. Bufkin Horton has a robust background in agricultural communications and a proven track record of successful marketing and membership strategies.

Bufkin Horton previously served as the Membership and Communications Director for the ACA from 2018-2022. While there, she significantly increased



2026 Joint Annual Conference Speakers



both associate and producer memberships and led the organization's events and brand to new heights. Bufkin Horton's academic achievements include a Master of Agricultural Communications from Texas Tech and a Bachelor of Science in the same field from Auburn University. Her research delved into consumer perceptions before and after beef cattle farm tours, contributing valuable insights to the industry.

Bufkin Horton's dedication to the agricultural community is evident not only in her professional achievements but also through her volunteer work and affiliations with several agricultural organizations, including her role as National Vice President for the Sigma Alpha Professional Agricultural Sorority and Vice President for Arkansas Women in Agriculture.



Harvey Williams is notably one of the Arkansas Delta's more innovative entrepreneurs creating world class spirits from products grown on their 4th generation family farm. Though an Arkansas native, Harvey spent much of his career away from the state working for Fortune 100 food companies. His Biological & Agricultural Engineering degree from the U of A at Fayetteville prepared him to excel in numerous food industry roles. Additionally, Harvey earned an MBA from Thomas More University in Kentucky which enabled a strong business acumen.

As co-founder of Delta Dirt Distillery with his wife Donna, Harvey and his family have created quite the buzz on Historic Cherry Street in downtown Helena. Their distillery won the 2023 Arkansas Henry Award for "Tourism Attraction of the Year". Forbes recently highlighted Delta Dirt in the San Francisco World Spirits Competition as one of the best vodkas in the world. Harvey's personal commitment to his community is consistent with the company's tagline of Raising Spirits in the Delta. Most days he can be found working projects on the farm, at the distillery or in the community.

Harvey is active with non-profit organizations, including Delta Magic which promotes positive social engagement and economic capability building. He also currently serves as Board President of the Phillips County Chamber of Commerce. Most recently, Harvey was appointed by Governor Sanders to serve as one of the Arkansas Department of Parks, Heritage, and Tourism commissioners.



Adam Chappell is a regenerative agriculture leader farming 2,400 acres in Cotton Plant, Arkansas, where he represents the practical reality of scaling regenerative agriculture in America's commodity system.

With a BS in Botany from Arkansas State University and MS in Entomology from University of Arkansas, Adam has both scientific expertise and 4th-generation farming experience to discussions about agriculture.



2026 Joint Annual Conference Speakers



He brings an unvarnished perspective on what it actually takes to transition millions of acres to soil health practices—and why so many well-intentioned regenerative initiatives fail to gain traction with real farmers.

His system uses 25-50% of standard synthetic rates, reduces labor costs by 75%, and has drastically increased organic matter, carbon sequestration, water infiltration and drought tolerance, and created abundant biodiversity across his farm – all the while yielding the same as his conventional neighbors.

Adam has emerged as a powerful advocate for farmers facing unprecedented economic pressures from corporate consolidation in the agricultural sector. His advocacy extends beyond his own operation to represent fellow farmers and he speaks bluntly about the need for systemic change.

Most importantly in this moment, Adam articulates the frustration of an industry where farmers cannot pass costs down the supply chain while facing severe economic headwinds. His message to decision-makers is clear: regenerative agriculture solutions must account for the realities that drive farmer decisions, or they will fail to achieve the scale necessary for meaningful impact



Dr. Hunter Goodman believes strongly in the power of people within the community along with associations, organizations, and institutions to create vital, vibrant places to live and thrive. Dr. Goodman focuses on building capacity through an asset-based community development lens, particularly in the areas of nonprofit, workforce, and community leadership for local development and resiliency in a rural context.

Dr. Goodman is Assistant Professor for Community, Workforce and Economic Development for the University of Arkansas System Division of Agriculture, Cooperative Extension Service and affiliated faculty within the

Agricultural Economics and Agribusiness Department in the University of Arkansas Bumpers College.

She is a steward of the Asset-Based Community Development Institute at DePaul University and a regional trustee for the International Association of Community Development (IACD) representing North America and the Caribbean. Dr. Goodman is also proud to teach community development professionals through the University of Central Arkansas' Community Development Institute.

Dr. Goodman earned her doctoral degree in leadership studies from the University of Central Arkansas, Master of Education degree from the University of Southern Mississippi, and a Bachelor of Arts from Rhodes College. Dr. Goodman is a proud alumna of the Presidential Leadership Scholars and Bonner Scholars programs. Hunter, Mark, Lowell, and Patrick Goodman are proud to call Arkansas home.



2026 Joint Annual Conference Speakers



Huston Bruck is the Deputy Administrator for Farm Loan Programs for the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA).

As Deputy Administrator, a position he has held since November 2024, Bruck oversees a \$33 billion loan portfolio and provides leadership, management and direction to FSA's direct and guaranteed lending programs, including annual authorizations in excess of \$7.5 billion for new loans and guarantees.

Bruck began his FSA career delivering Farm Loan Programs in Oregon and Washington and has since held various positions in at the FSA National Office in Washington, D.C., including as Director of the Loan Making Division.

Bruck holds degrees from Oregon State University in Agricultural and Resource Economics and International Studies.



National Association of Rural Rehabilitation Corporation President

Dr. Shana Forster currently serves as Vice President of the North Dakota Rural Rehabilitation Corporation (NDRRC) and has been a member of the NDRRC Board of Directors since 2016. She is employed by North Dakota State University, where she serves as Director of the North Central Research Extension Center and District Director for NDSU Extension. Dr. Forster holds a Ph.D. in plant sciences and is a proud lifelong resident of North Dakota.



National Council of State Agricultural Finance Programs President

Bill McCloskey has been part of the Kentucky Office of Agricultural Policy for 23 years and currently serves as the Deputy Executive Director. During his tenure, a total of \$750 million has been invested in projects and programs to assist in the transition from a tobacco dependent state to a more diversified agriculture economy. One of the more successful projects is the growth of the capital access program, Kentucky Agricultural Finance Corporation, with assets over \$140 million.

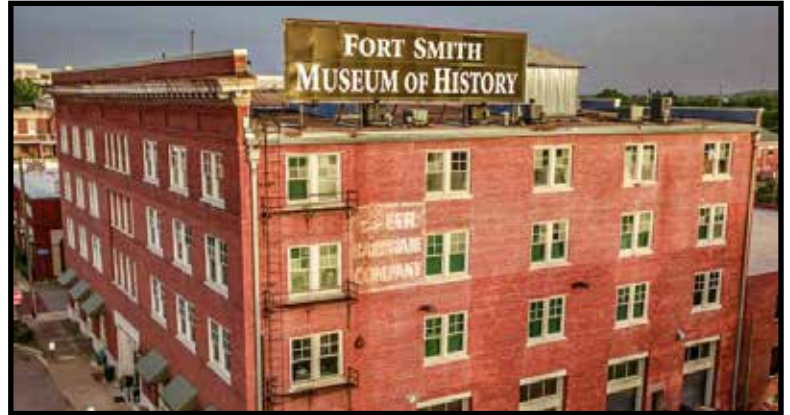


2026 Joint Annual Conference Saturday Tours



Fort Smith Museum of History

The museum was established in 1910 as the Old Commissary Museum. The purpose was saving the city's oldest building from demolition. The Fort Smith Museum of History strives to preserve approximately 40,000 artifacts chronicling the city's and surrounding region's history, as well as care for the Atkinson-Williams Warehouse, which houses the museum. Constructed in 1906 for Atkinson-Williams Hardware, Williams Hardware and Speer Hardware later occupied the structure. The Fort Smith Museum of History has occupied the structure since 1979. The building is listed on the National Register of Historic Places.



Long term exhibits include the first floor timeline that carries visitors through growth and development of the city that grew around the 1817 military fort. The William O. Darby Memorial Room tells the story of the founder of Darby's Rangers in World War II, today's Army Rangers. William Orlando Darby was born in Fort Smith in 1910, graduated from Fort Smith High School and attended West Point. The second floor offers the popular 1998 exhibition In the Shadow of the Gallows, which includes furnishings from the 6th Street court of Judge Isaac C. Parker; On the Air, an exhibit featuring the history of radio and television broadcast in Fort Smith and the region; an excellent collection of 19th century woodworking tools; and a depiction of the well-known Goldman Hotel in downtown Fort Smith.

Fort Smith National Historic Site

The Fort Smith National Historic Site is a protected federal park that preserves nearly 80 years of early American frontier and judicial history along the Arkansas River. At Fort Smith National Historic Site you can walk where Mexican War & Civil War soldiers drilled, pause along the Trail of Tears, and stand where justice was served to some of the most vile outlaws of The Wild West.





2026 Joint Annual Conference Saturday Tours



U.S. Marshals Museum

Since 1789, Federal Marshals have served our country, in critical but often unseen ways. Committed to justice, integrity, and service, the Marshals are widely recognized for using guts, creativity, and dedication in the execution of their role in law enforcement.

The Marshals Service occupies a uniquely central position in the federal justice system. It is the enforcement arm of the federal courts, involved in virtually every federal law enforcement initiative. What do the Marshals do? The primary duties of the U.S. Marshals Service include protecting the federal judiciary, apprehending federal fugitives, housing and transporting federal prisoners, operating the Witness Security Program, and managing and selling seized assets acquired by criminals through illegal activities.

The Marshals have played a critical, ever-evolving role in upholding the Rule of Law, driven by justice, integrity and service. These men and women have served bravely – often unrecognized, behind the scenes – for nearly 235 years. But at the U.S. Marshals Museum, you'll see how much more there is to their story. Fugitive investigation and capture – the Most Wanted criminals – witness protection – extradition. You'll discover the Marshals way of thinking and the principles that are at the core of all they do. Honor the history. Explore the legacy.





2026 Joint Annual Conference Monday Guest Tours



Compton Gardens & Arboretum

Compton Gardens & Arboretum is a peaceful seven-acre haven in the heart of Bentonville, showcasing the natural beauty and biodiversity of the Ozarks. Walk or bike through trails lined with native plants, towering trees, and seasonal blooms in this vibrant urban greenspace. The mission of Compton Gardens and Arboretum is to provide a greenspace paradise that educates visitors about Arkansas native plants and history



Wal-Mart Museum

See how Walmart's story unfolds decade by decade. From its modest beginnings in the 1960s to becoming the world's largest retailer, our exhibits bring history to life through interactive displays, iconic artifacts and the people-first values that have shaped the company. Learn how innovation, leadership and an unshakable commitment to customers and associates continue to drive Walmart forward.



Crystal Bridges Museum of American Art

The mission of Crystal Bridges Museum of American Art is to welcome all to celebrate the American spirit in a setting that unites the power of art with the beauty of nature. Founded by philanthropist and arts patron Alice Walton, Crystal Bridges is a public non-profit charitable organization.

Crystal Bridges takes its name from a nearby natural spring and the bridge construction incorporated in the building, designed by world-renowned architect Moshe Safdie. A series of pavilions nestled around two spring-fed ponds house galleries, meeting and classroom spaces, and a large, glass-enclosed gathering hall. Guest amenities include a restaurant (Eleven) and Coffee Bar on a glass-enclosed bridge overlooking the ponds, a Museum Store designed by architect Marlon Blackwell, and a library featuring more than 50,000 volumes of art reference material. Five miles of sculpture and walking trails link the museum's 134-acre park to downtown Bentonville, Arkansas.





2026 Joint Annual Conference Tuesday Tours



Wal-Mart Headquarters

In the heart of Bentonville, the Wal-Mart Home Office brings together work, wellness and community in one connected place. Our new Home Office spans over 400 acres in the heart of Bentonville, Arkansas. Designed as a connected and sustainable campus, it features 12 office buildings arranged in neighborhoods, surrounded by green spaces and gathering grounds. Inside each office building, you'll find state-of-the-art workspaces, in-office amenities like Airship, Heroes and Onyx coffee shops, plus a variety of collaboration spaces and focus rooms. Walmart as we know it today evolved from Sam Walton's



goals for great value and great customer service. "Mr. Sam," as he was known, believed in leadership through service. This belief that true leadership depends on willing service was the principle on which Walmart was built, and drove the decisions the company has made for the past 50 years.

Don Tyson Center for Agricultural Sciences

The Don Tyson Center for Agricultural Sciences in Fayetteville, Arkansas, is a 54,000-square-foot research and administrative facility dedicated in November 2017 as the new headquarters for the Arkansas Agricultural Experiment Station (AAES). The AAES was formally established in 1888 following passage of the Hatch Act of 1887, the mission is to conduct research and achieve scientific discoveries that benefit Arkansas citizens, expand agricultural sustainability and profitability, promote environmental stewardship, strengthen local and state economies and ensure safe and nutritious food supply.





2026 Joint Annual Conference Tuesday Tours



Pauline Whitaker Animal Science Center

The Pauline Whitaker Animal Science Center, part of the University of Arkansas System Division of Agriculture, is a signature teaching, research, and outreach facility located at the Milo J. Shult Agricultural Research and Extension Center in Fayetteville. Opened in 1998, the center features a 100-by-250-foot indoor arena with seating for 750, classrooms, meeting and reception space, and an adjacent 10,000-square-foot livestock show barn. The facility supports animal science education and serves as a gathering place for livestock and equine programs, demonstrations, competitions, conferences, and other agricultural events. Its combination of educational and livestock facilities provides visitors a first-hand look at the University of Arkansas' commitment to animal agriculture, education, and outreach.



Market Center of the Ozarks

Located in downtown Springdale, Market Center of the Ozarks is a 45,000-square-foot nonprofit food hub designed to strengthen Northwest Arkansas' regional food system by connecting farmers, food entrepreneurs, and institutional buyers. The center provides growers with infrastructure for produce aggregation, washing, processing, packaging, cold storage, and distribution, while offering food entrepreneurs certified commercial kitchen space and specialized processing capabilities. Through partnerships with the Spring Creek Food Hub and the University of Arkansas System Division of Agriculture's Arkansas Food Innovation Center, the facility also provides technical assistance, food-safety support, business development resources, and access to new wholesale markets. Together, these resources help Arkansas producers and food businesses add value to agricultural products, expand their operations, and bring more locally produced food to consumers throughout the region.





**Thank you to our
conference sponsors!**



Platinum Sponsor



Gold Sponsor



Silver Sponsors



www.simmonsbank.com



www.portfol.com



See you next year in Michigan!