

# RETIREE UPDATE

## AGFIRST FARM CREDIT RETIREE ASSOCIATION NEWSLETTER

Issue 1

[www.agfirstretireeassociation.org](http://www.agfirstretireeassociation.org)

Winter 2024

### President's Message



Allow me the opportunity to wish each of you  
**a Happy New Year.**

Given the average age of the retiree group, we are often invited to friends celebrating their 40th, 50th, 60th, and even 70th wedding anniversary. I just returned from such an event on the west coast...and yes, it was worth the cost and time! Much too often we decline these joyful occasions only to wind up attending a somber event such as a funeral service.

As I noted in the last newsletter, I challenge each of you to keep something to look forward to on your calendar. One of those events certainly would be the 2024 AgFirst Retiree Association Annual Meeting. As noted elsewhere in this issue of the newsletter, the meeting will be held on March 4 – 5 in downtown Savannah, Georgia, at the DeSoto Hotel.

While we have not finalized this year's activities, the possibilities include tours of a farm, of the city, or of the Savannah Port. Regardless of how long you stay, we hope to see you and look forward to renewing friendships that have spanned decades.

We'll end as we began by wishing you a Happy New Year!



### Suggested Activities in Savannah:

DeSoto Savannah Day Spa: <https://www.spacabanassavannah.com/>

Old Savannah Tours: <https://oldsavannahtours.com/>

Ghost Tour: <https://blueorbttours.com/>

Architecture Tour: <https://noblejonestours.com/>

The Golf Club at Savannah Harbor: <https://www.theclubatsavannahharbor.com/course/>

Heavenly Spa at the Golf Club: <https://www.westinsavannahspa.com/>

# 2024 Annual Meeting

## Hotel Information

**DeSoto Savannah**  
**15 East Liberty Street**  
**Savannah, GA 31401**  
Toll-free: 1-866-810-5325

Website: <https://thedesotosavannah.com/>

The DeSoto Savannah is the site of our 2024 annual meeting. The DeSoto reigns as “Savannah’s Favorite Hotel,” a beloved landmark that has played gracious hostess to presidents, local personalities, and visitors since 1890. Treasured period details, including original crystal chandeliers and terracotta tiles, mix seamlessly with museum-worthy contemporary art, creating a thoughtful juxtaposition between history and modern-day style.

The hotel has an outdoor pool and a fitness center. Other features include complimentary wireless internet access, concierge services, gift shops, and two restaurants, a coffee shop/cafe, a bar/lounge and a poolside bar. It is a 10-minute walk to the Savannah Civic Center.

Our group rate is \$189 per night for March 3-5 (Sunday, Monday and Tuesday nights) and two days after our meeting. The reduced rate for two days before the meeting is \$249.

Reservations due: by February 1<sup>st</sup> Check in is 4:00 p.m. and check out is 11:00 a.m. Valet parking: reduced to \$32 per day

To reserve a room in our block and get the special rate, call the hotel and reference the AgFirst Retirees Association Annual Meeting.

For on-line reservations, click the following link:

<https://be.synxis.com/?Hotel=76327&Chain=26905&arrive=2024-03-03&depart=2024-03-06&adult=1&child=0&group=2403AGFIRS>

ALSO, mail the completed meeting registration form on page 3 or go to the AgFirst Retiree Association’s Website:

[www.agfirstretireeassociation.org](http://www.agfirstretireeassociation.org) to register for the annual meeting.

## A Must Do While in Savannah

At Old Savannah Tours that means offering a tour that allows you, our guests, to customize your experience.

So if sittin’ a spell sounds more like your speed, then ride along and see all the highlights of Savannah’s Historic District in about 90 minutes. But if you’re the type who likes to see things for yourself (and who doesn’t?) then this On/Off tour is a great way to make a day of it as you meander past 14 stops at the city’s most popular historic sites.

Hop off when you want to take a closer look or stay on board if a simple drive by will do. And always be on the lookout for Old Savannah Tour’s signature Savannah characters to charm you with their colorful personalities along the way. This tour is sure to please!

Click here to access the reservation site:

<https://oldsavannahtours.com/all-tours/hop-on-hop-off/?>

[gad\\_source=1&gclid=CjwKCAiAg9urBhB\\_EiwAgw88mVIdnIKScoMZMNvWNfyIvJimVBysfACa-5e8WMwpmlISA798DHW9xthoCBZkQAvD\\_BwE](https://oldsavannahtours.com/all-tours/hop-on-hop-off/?gad_source=1&gclid=CjwKCAiAg9urBhB_EiwAgw88mVIdnIKScoMZMNvWNfyIvJimVBysfACa-5e8WMwpmlISA798DHW9xthoCBZkQAvD_BwE)

Free parking is available at Visitors Depot on 255 Montgomery Street and Welcome Center at 215/217 Boundary Street.

**AgFirst Retiree Association**  
**Annual Meeting Registration**  
**Return by February 1**  
**(NOTE: Room reservations due by February 1)**

Member Name: \_\_\_\_\_

Spouse/Guest Name(s): \_\_\_\_\_

Do you have room reservations at the DeSoto Hilton? \_\_\_\_\_yes \_\_\_\_\_no

\_\_\_\_\_ Number playing golf, 3/4, (afternoon)

\_\_\_\_\_ Number attending Ag Tour, 3/4 (afternoon)

\_\_\_\_\_ Number attending Reception, 3/4, 5:00 p.m.

\_\_\_\_\_ Number attending buffet breakfast, 3/5, 7:00 - 8:00 a.m.

\_\_\_\_\_ Number attending Annual Membership Meeting, 3/5 - 8:30 - 11:30 a.m.

\_\_\_\_\_ Number playing golf, 3/5 (afternoon)

\_\_\_\_\_ Number attending Reception/Closing Banquet, 3/5, 6:00 p.m./7:00 p.m.

Mail form to:  
Maribeth Corbett  
119 Aldbury Rd.  
Columbia SC 29212-1951

or scan the completed form and email to:  
mcorbett119@gmail.com

**ANNUAL MEETING SCHEDULE OF EVENTS**

***Monday, March 4***

10:00 a.m. to 12:00 p.m. - Board of Directors mtg.

1:00 p.m. – Tour or Golf

5:00 p.m. – Reception

Dinner on your own

***Tuesday, March 5***

7:00 - 8:00 a.m. – Buffet Breakfast

8:30 - 11:30 a.m. – Annual Membership Meeting

12:00 p.m. – Free Time

6:00 p.m. – Reception

7:00 p.m. – Dinner & Entertainment

***Wednesday, March 6***

by 11:00 a.m. – Check out and depart

**Extra Curricular Activities**

***Golf***

Reservations will be made for Monday afternoon and/or Tuesday afternoon, depending upon the interest. Details will be emailed to those signing up prior to the meeting.

***Ag Tour***

More information will be available prior to the meeting and details will be emailed to everyone.

**REQUEST - CONTACT  
INFORMATION UPDATE**

Has your contact information (email, mailing address, phone number) changed? If so, please email, text or mail your updated information to Maribeth Corbett (mcorbett119@gmail.com/ 803-360-0070/119Aldbury Road, Columbia, SC 29212). This way we can ensure that you are always up-to-date with the latest AgFirst Retiree Association happenings.

## AgFirst Retiree Association 2023-24 Officers and Directors

Bill Melton, President & Board Chair  
(Assn at Large)  
billmelton2013@gmail.com  
803-429-4894

Larry Shoffner, Vice President & Board Vice Chair  
(Assn/Bank)  
lwshoff48@gmail.com  
843-907-4715

Maribeth Corbett\*  
(Bank)  
mcorbett119@gmail.com  
803-360-4055

Donna Gantt, Treasurer  
dgantt63@gmail.com  
803-206-0187

Lindsay Harnish  
(Assn at Large)  
harnishlindsay@gmail.com  
407-625-1124

Clement Hathaway  
(Assn at Large)  
cbhathaway@outlook.com  
410-625-1124

Rosanna Herren  
(Assn at Large)  
rosannaherren134@gmail.com  
478-235-4120

### **FROM THE TREASURER**

If you are not a life member and have not paid your annual meetingship dues of \$10 in several years, contact Donna Gantt at Dgant63@gmail.com or call her at (803) 206-0187 to get the amount due or consider becoming a Life Member and never have to worry about annual dues again.

Allyn Lamb, Vice President  
(Assn at Large)  
allynlamb@gmail.com  
717-571-5079

Dave Lawrence  
(Assn at Large)  
dlaw13@gmail.com  
540-908-7380

Ron O'Connor\*  
(Assn at Large)  
ogators@gmail.com  
863-289-2317

Beverly Ratcliff  
(Assn/Bank)  
bratcliff2014@gmail.com  
704-682-0831

Janet Reynolds\*  
(Bank)  
jreynolds008@sc.rr.com  
803-467-0553

Owen Smith\*  
(Assn at Large)  
aoscds@gmail.com  
864-237-3650

Frank Whitaker\*  
(Assn at Large)  
Frankojr1942@gmail.com  
336-317-7184

Marie Stiles  
Media/Newsletter Editor  
mariebstyles@gmail.com  
803-463-9706

*\*Seats up for election in 2024*



# AgFirst Farm Credit Retiree Association Membership Application

Today's Date: \_\_\_\_\_

## Please select one of the following:

- \_\_\_\_\_ New Member:
- \_\_\_\_\_ Annual Dues    \_\_\_\_\_ Life Membership
- \_\_\_\_\_ Paying Annual Membership Renewal
- \_\_\_\_\_ Converting from Annual Renewal to Life Membership

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone # \_\_\_\_\_ Cell # \_\_\_\_\_ Email \_\_\_\_\_  
 Spouse Name \_\_\_\_\_

**Date of Retirement** \_\_\_\_\_

**Retired from** \_\_\_\_\_ (Name of Association/Bank)

\* \* \*

**Annual Dues\*** ..... \$10.00 (Due annually)

### Life Dues (one-time payment) –

- Age 60 or below ..... \$120.00
- Age 61 to 65 ..... \$100.00
- Age 66 to 70 ..... \$95.00
- Age 71 to 74 ..... \$85.00
- Age 75 or older ..... \$65.00

Make check payable to the **AgFirst Farm Credit Retiree Association** and mail along with this application to: **Donna Gantt, Treasurer, 628 Newberry Dr., Chapin, SC 29036**

*\*Payment of annual dues are required in December of each year for the upcoming year. Payment is the responsibility of the member. Statements or reminders are not sent, so please set this up on your calendar for the annual payment.*

# 2024 Retirees Board Candidates

The **2024 Nominating Committee** is looking for candidates for the AgFirst Retiree Association Board of Directors. Next year there will be six board seats up for election. Four of these are Association-at-Large Seats (the candidate can be a member retiree from any Association within the District) and two are Bank seats. Elections will take place at the Retiree Association's annual meeting in Savannah, Georgia, on March 4-5, 2024.

If you are interested and would like to be considered as a candidate for the board, please contact Larry Shoffner, chair of the 2024 Nominating Committee, to let him know of your interest. Larry's contact info is [lwshoff48@gmail.com](mailto:lwshoff48@gmail.com)/843-907-4715.

## FROM THE SECRETARY Register for the Annual Meeting On-line

An easy way to register for the meeting has been set up for you on the Association's Website: [www.agfirstretireeassociation.org](http://www.agfirstretireeassociation.org). Select Annual Meeting and fill out the form and click "submit." (Every field needs to contain an entry, even if it is "zero.")

If you're receiving this newsletter through the post office and would like to receive it via email, send a message to [mcorbett119@gmail.com](mailto:mcorbett119@gmail.com), asking to be added to the email list. This method saves on printing and postage costs. And you can find the most current edition of the newsletter on the Association's Website.

## Take Control of Your Health: 6 Steps to Prevent a Fall

Every **15 seconds**, an older adult is seen in an emergency department for a fall-related injury.

**Sept. 22 is Falls Prevention Awareness Day.**  
Stay safe with these tips!

- 1** Find a good balance and exercise program  
Look to build balance, strength, and flexibility. Contact your local Area Agency on Agency for referrals. Find a program you like and take a friend. 
- 2** Talk to your health care provider  
Ask for an assessment of your risk of falling. Share your history of recent falls. 
- 3** Regularly review your medications with your doctor or pharmacist  
Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed. 
- 4** Get your vision and hearing checked annually and update your eyeglasses  
Your eyes and ears are key to keeping you on your feet. 
- 5** Keep your home safe  
Remove tripping hazards, increase lighting, make stairs safe, and install grab bars in key areas. 
- 6** Talk to your family members  
Enlist their support in taking simple steps to stay safe. Falls are not just a seniors' issue. 



To learn more, visit [ncoa.org/FallsPrevention](http://ncoa.org/FallsPrevention).

NATIONAL COUNCIL ON AGING

1901 L Street, NW, 4th Floor ■ Washington, DC 20036 ■ 202-479-1200  
[www.NCOA.org](http://www.NCOA.org) ■ [www.facebook.com/NCOAging](https://www.facebook.com/NCOAging) ■ [www.twitter.com/NCOAging](https://www.twitter.com/NCOAging)

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# 5 Habits for Happy Retirement

## Habit No. 1: Happy retirees work at staying healthy

What good is money if you cannot enjoy it? The majority of retirees say that good health is the most important ingredient for a happy retirement, according to a [Merrill Lynch/Age Wave](#) report. Studies show that exercise and a healthy diet can reduce the risk of developing certain health conditions, increase energy levels, boost your immune system, and improve your mood.

## Habit No. 2: They foster strong social connections

Hobbies and activities with people we like can boost life satisfaction, especially when our social networks shrink after leaving the workforce. Happier retirees were found to be those with more social interactions, according to one [Gallup poll](#). Further, [social isolation](#) has been linked to higher rates of heart disease and stroke, increased risk of dementia, and greater incidence of depression and anxiety.

## Habit No. 3: Happy retirees find a clear sense of purpose

The notion of retirement as time spent golfing, strolling the beach or reading classic novels is outdated. While fun, the stereotypical leisure activities associated with retirement don't provide a sense of purpose or meaning, which is what [many retirees](#) say is important. One place retirees find a sense of purpose is work. Retirees also gain meaningfulness and other benefits from

volunteering. The same Age Wave/Merrill Lynch study referenced above found that retirees were three times more likely to say "helping people in need" brings them happiness in retirement than "spending money on themselves." Further, those who donated money or volunteered felt a stronger sense of purpose and self-esteem and were happier and healthier.

## Habit No. 4: They never stop learning

Experts believe that ongoing education and learning new things may help keep you mentally sharp simply by getting you in the habit of staying mentally active. Exercising your brain may help prevent cognitive decline and reduce the risk of dementia. "Challenging your brain with mental exercise is believed to activate processes that help maintain individual brain cells and stimulate communication among them," according to Harvard Medical School's [Healthbeat newsletter](#).

## Habit No. 5: They train their brains to be optimistic

A glass-half-full attitude may pay huge dividends, including lower risk of developing cardiovascular disease and other chronic ailments and a longer life. In an article published in [JAMA Network](#), researchers found that participants who rated highly in optimism were much less likely to suffer from heart attacks or other cardiovascular events and had a lower mortality rate than their pessimistic counterparts.

Another research article, published in the [Proceedings of the National Academy of Sciences](#) (PNAS), indicates that people with higher levels of optimism lived longer.



**Important Annual Meeting  
Registration Deadlines**

Deadline to make hotel reservations:

***February 1, 2024***

Deadline to submit meeting registration  
form:

***February 1, 2024***

**AgFirst Farm Credit Retiree Association  
628 Newberry Dr.  
Chapin SC 29036**

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