

# RETIREE UPDATE

## AGFIRST FARM CREDIT RETIREE ASSOCIATION NEWSLETTER

Issue 1

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

Winter 2025

### President's Message



January 2025 marks my 50th year of being associated with Farm Credit. New innovations have improved the efficiency of the operational side of the business, but the one-on-one relationship with the customer and employees remains paramount to Farm Credit's success despite the advancement in technology.

As I noted in my 2024 Year End Message, circumstances can change in an instance, as we witnessed with Hurricane Helene...but what really matters is the cultivation of a deep and personal relationship with those you love. Too often the song lyrics, 'You don't know what you've got 'til it's gone' resonates with us mentally, emotionally and physically when we have experienced a sudden loss.

With the above comments in mind, I would encourage you to participate in this year's Annual Retiree Conference being held at the Omni in Charlottesville, Virginia on April 27th through the 29th. It's a great opportunity to reconnect with old friends and develop new relationships with some of the newest retirees.

With a change in the CEO at AgFirst, it will provide a forum for hearing what the Bank has planned for 2025 and beyond.

The farm tour on Day 1 of the conference gives the participants the occasion to experience an unconventional and/or innovative or perhaps an agricultural operation steeped in tradition.

We conclude the conference with a banquet and conversation around the dinner table, followed by music and dancing.

I trust that you will be a participant in the 2025 Annual Retiree Conference and that you will invite other retirees to participate.

May God bless each of you with his favor and with health to enjoy every day as you serve Him and your fellow man.

Bill Melton

### AREA ATTRACTIONS

#### Monticello

Home of Thomas Jefferson

#### Monticello Wine Trail

30 Virginia wineries along the trail

#### Downtown Pedestrian Mall

Thriving pedestrian area with

#### University of Virginia

Distinctive institution of higher education

#### Michie Tavern

18th century tavern offering dining and tours

#### Virginia Historic Garden Week

America's Largest Open House for over 90 years, from April 26 – May 3.

# 2025 Annual Meeting

## OMNI CHARLOTTESVILLE HOTEL

212 RIDGE MCINTIRE ROAD  
CHARLOTTESVILLE, VIRGINIA  
22903  
PHONE: [\(434\) 971-5500](tel:(434)971-5500)

Website: [Omni Charlottesville](https://www.omnihotels.com/hotels/charlottesville/)

Room Rate: \$189.00

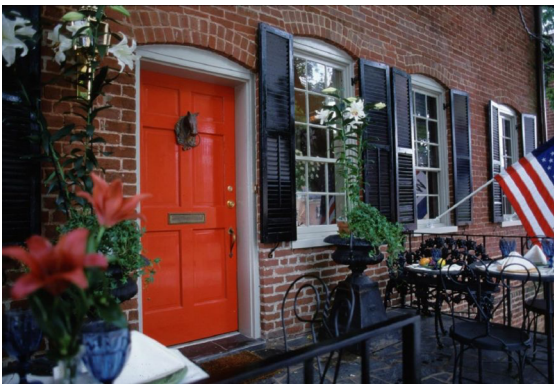
Self-parking: Parking garage attached to the hotel and included in room rate. If preferred, Valet is available and is \$20.00 per night.

Registration link: <https://www.omnihotels.com/hotels/charlottesville/meetings/2025-agfr-annual-meeting-04272025>

Reservations due: Friday, March 21

Check-in: 4:00 p.m.; Check-out: 11:00 a.m.

## Historic Charlottesville



In 1762 Charlottesville was formed and the county seat was moved from its original location near Scottesville. At the northeast corner of Charlottesville a frame courthouse was built, behind which stood a jail, pillory and whipping post. There is Discovery Museum, Old Michie Theatre, Live Arts Theater, Charlottesville Ice Park, and unique shopping and dining on the downtown brick pedestrian mall.

## Monticello



Monticello is Thomas Jefferson's architectural masterpiece, which he designed and redesigned for more than forty years. It remains a national icon and is the only presidential house in the United States named as a UNESCO World Heritage site.

## Michie Tavern



Michie Tavern, proudly owned and operated by the same family for 55 years, is located 1/2 mile below Jefferson's Monticello. Get a taste of the 18th-century as we feature a buffet of southern fried chicken, marinated baked chicken, hickory-smoked pork barbecue, stewed tomatoes, black-eyed peas, buttermilk biscuits and so much more. Enjoy beautiful views of the Blue Ridge Mountains and surrounding area on our enclosed courtyard. The dining room is wheelchair accessible via a ramp.

**AgFirst Retiree Association**  
**Annual Meeting Registration**  
**Return by March 21**  
**(NOTE: Room reservations due by March 21)**

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

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

Do you have room reservations at the Charlottesville Omni? \_\_\_\_\_yes \_\_\_\_\_no

\_\_\_\_\_ Number playing golf, 4/28, (1:00 - 5:00 p.m.)

\_\_\_\_\_ Number attending Ag Tour, 4/28 (1:00 - 5:00 p.m.)

\_\_\_\_\_ Number attending Reception, 4/28, 5:30 p.m.

\_\_\_\_\_ Number attending buffet breakfast, 4/29, 7:00 - 9:00 a.m.

\_\_\_\_\_ Number attending Annual Membership Meeting, 4/29 - 9:00 - 11:00 a.m.

\_\_\_\_\_ Number playing golf, 4/29 (afternoon)

\_\_\_\_\_ Number attending Reception/Closing Banquet, 4/29, 5:00 p.m./6:00 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

**PROPOSED AGENDA**

<u>Sunday, April 27</u>	All-day Arrivals
<u>Monday, April 28</u>	All-day Arrivals
10:00 am – 12:00 pm	Executive Board Meeting
1:00 pm – 5:00 pm	Ag Tour
5:30 pm – 6:30 pm	Welcome Reception at the hotel
<u>Tuesday, April 29</u>	
7:00 am – 9:00 am	Breakfast Buffet
9:00 am – 11:00 am	Annual Meeting
12:00 pm – 5:00 pm	Free Time / Group Activities
5:00 pm – 6:00 pm	Reception
6:00 pm – 9:00 pm	Banquet
<u>Wednesday, April 30</u>	All day Adjourn and depart

**Extra Curricular Activities**

***Golf***

Reservations will be made for Monday afternoon and/or Tuesday afternoon, depending upon the interest. Details will be provided 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.

**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.

## AgFirst Retiree Association 2024-25 Officers and Directors

Bill Melton, President & Board Chair \*  
(Assn at Large)  
[Billmelton2013@gmail.com](mailto:Billmelton2013@gmail.com)  
803-429-4894

Larry Shoffner, Vice President &  
Board Vice Chair \*  
(Assn/Bank)  
[Lwshoff48@gmail.com](mailto:Lwshoff48@gmail.com)  
843-907-4715

Maribeth Corbett, Secretary  
(Bank)  
[mcorbett119@gmail.com](mailto:mcorbett119@gmail.com)  
803-360-4055

Lindsay Harnish \*  
(Assn at Large)  
[harnishlindsay@gmail.com](mailto:harnishlindsay@gmail.com)  
407-625-1124

Clement Hathaway \*  
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[bratcliff2014@gmail.com](mailto:bratcliff2014@gmail.com)  
704-682-0831

Janet Reynolds  
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[jreynolds008@sc.rr.com](mailto:jreynolds008@sc.rr.com)  
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336-317-7184

Marie Stiles  
Media/Newsletter Editor  
[mariebstyles@gmail.com](mailto:mariebstyles@gmail.com)  
803-463-9706

\*Seat is up for election in 2025



# 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.*



## 2025 Retirees Board Candidates

The 2025 Nominating Committee is looking for candidates for the AgFirst Retirees Association Board of Directors. This year there will be six board seats up for election. All six of these are Association at Large seats (The candidate can be a member retiree from any Association within the District). Elections will take place at the Retirees Association annual meeting in Charlottesville, Virginia, on April 28-29, 2025.

If you are interested and would like to be considered as a candidate for the board, please contact Beverly Ratcliff, Chair of the 2025 Nominating Committee, or Allyn Lamb to let her or him know of your interest. Beverly's contact info is [bratcliff2014@gmail.com](mailto:bratcliff2014@gmail.com) or phone 704-682-0831 and Allyn's contact info is [allynlamb@gmail.com](mailto:allynlamb@gmail.com) or phone 717-571-5079.

### 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.") There is also a "hot link" for the association's group reservations on our Web site: [agfirstretireeassociation.org](http://agfirstretireeassociation.org).

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.

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](mailto:mcorbett119@gmail.com/803-360-0070/119Aldbury) Road, Columbia, SC 29212).

### RETIREE THOUGHTS

1. I started out with nothing, and I still have most of it.
2. My wild oats are mostly enjoyed with prunes and all-bran.
3. Funny, I don't remember being absent-minded.
4. If all is not lost, then where the heck is it?
5. It was a whole lot easier to get older, than it was to get wiser.
6. Some days, you're the top dog, some days you're the hydrant.
7. I wish the buck really did stop here; I sure could use a few of them.
8. Kids in the back seat cause accidents.
9. It is hard to make a comeback when you haven't been anywhere.
10. The world only beats a path to your door when you're in the bathroom.
11. If God wanted me to touch my toes, he'd have put them on my knees.
12. When I'm finally holding all the right cards, everyone wants to play chess.
13. The only difference between a rut and a grave is the depth..
14. These days, I spend a lot of time thinking about the hereafter . . . I go somewhere to get something, and then wonder what I'm "here after".
15. Funny, I don't remember being absent-minded.

## Health & Wellness



Learning about health and wellness is one way to better understand your own health — or the health of a loved one — and help you reach your health and wellness goals. Knowing the basics about certain health conditions, like diabetes or cancer, may help you be more aware of symptoms or risk factors to look out for.

As you explore this health and wellness information, you'll find tips on fitness, nutrition and preventive care. You'll also find mental health information, caregiver resources, children's health guidance and much more. Take a closer look and see what may help you most along your health and wellness journey.

### ***What's preventive care***

When it comes to your health, there's no such thing as starting too early. Eating whole, nutritious foods, staying active, limiting alcohol, managing stress and getting routine checkups are all part of your preventive care.

Think of preventive care appointments like car maintenance. You likely bring your car in regularly for an oil check, tire rotation and break inspection to catch any issues and help keep your car running smoothly for as long as possible. Preventive care is routine health care that helps you stay on top of your health — and catch

anything before it becomes serious. Preventive care includes the services you get as part of your routine well exam. Most health plans cover eligible preventive care services, which means you'll pay \$0 out of pocket. Preventive care includes: Your annual physical care exam, vaccines, recommended cancer tests and screenings at certain ages for skin, breast, colon, prostate, lung and cervical cancer, and other health screenings for things like osteoporosis and diabetes

### ***Benefits of regular exercise***

While many people might exercise to lose weight, the physical benefits may go beyond that. Physical activity may help to: control or reduce cholesterol and blood pressure, increase flexibility, lower risk of diabetes, stroke and cardiovascular disease, prevent bone loss, build muscle tone and strength, increase energy levels.

### ***Maintain a healthy diet***

Healthy eating is about balance. Following a healthy diet may improve your mood, may give you more energy and might feed your body good nutrients. According to the CDC, a healthy eating plan:

- Emphasizes fruits, vegetables, whole grains, and fat-free or low-fat milk and milk products
- Includes lean meats, poultry, fish, beans, eggs and nuts
- Is low in saturated fats, trans fats, cholesterol, salt (sodium) and added sugars
- Stays within your daily calorie needs

***Reference: United Health Care***



## **Omni Charlottesville Hotel**

**212 Ridge McIntire Road, Charlottesville, VA 22903**

### **Annual Meeting Registration Deadlines**

*Registration for Meeting: March 21*

*Room Reservations: March 21 - Phone: 434.971.5500 or  
go to <https://omnihotels.com/hotels/charlottesville/meetings/2025-agfr-annual-meeting-04272025>*

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