

RETIREE UPDATE

AGFIRST FARM CREDIT RETIREE ASSOCIATION NEWSLETTER

Issue 1

www.agfirstretireeassociation.org

January 2023

President's Message



December, the end of the year and an opportunity to look back over twelve months of remembrances. We survived COVID, Hurricanes Ian and Nicole and several had

opportunities to reach out and meet the physical and emotional needs of our communities. It is also a time to reflect back and learn from our decisions.

December is also a time of beginning as we look to 2023 and the opportunities to make a difference in the lives of others.

In March, we were finally able to have our Annual Meeting in Williamsburg, VA after several delays and rescheduling because of COVID and national travel policies. We emphasized our meeting as an opportunity to share memories as we all had "stories to tell." Some were very humorous.

For the coming year, your Farm Credit Retiree Association family members again have an opportunity to gather for our Annual Meeting scheduled on March 13-14, at the Hilton Myrtle Beach Resort, 10,000 Beach Club Dr, Myrtle Beach, SC, 29572.

Let's make this opportunity a time of reunion as we come together to renew old acquaintances, welcome new members and reflect on those no longer with us.

Sincerely,
David Bridges

2023 Annual Meeting

March 13-14

The Hilton Myrtle Beach Oceanfront Resort



The group rate is \$171 plus \$15 resort/parking fee. This rate is good 3 days prior and 3 days after our meeting. Please note, not included in the room rate is a daily resort fee of \$10.00 plus tax, per room, per night. The daily self-parking fee of \$9.99 has been reduced to \$5.00 for your group.

Located on the northern side of Myrtle Beach, the ocean front resort offers everything ocean.

Room Reservations must be confirmed by February 10, 2023. You may call Reservations at 800-876-0010, Option 3 for Hilton Myrtle Beach. Identify yourself as an attendee of AgFirst Retirees and use the SRP code: FRA. Or you may make your reservations on line. The link is: www.my-event.hilton.com/agfirstretireesassociation2023/

Registration for the meeting: The form on page 3 may be mailed or scanned and emailed to the secretary.

As soon as the associaiton's web site is updated, www.agfirstretireeassociation.org, you may register on-line there.

Places to Visit in the Myrtle Beach Area

Brookgreen Gardens

1931 Brookgreen Drive
Murrells Inlet, SC 29576
Off US Highway 17 Bypass, between Murrells
Inlet and Pawleys Island
Hours: 9:30AM - 5:00PM
[843-235-6000](tel:843-235-6000)

For their safety and the safety of our animal collection, pets are not allowed, nor can they be left in vehicles inside Brookgreen. Service animals that have received special training to assist disabled persons are welcome.

Daily General Admission Tickets for 7 consecutive days:

Children 3 and under	Free
Children 4-12	\$10
Adults 13-64	\$20
Seniors 65 & Over	\$18

Spring Blooms

Annuals

Foxglove
Mountain Bluet
Iceland poppies
Wallflower
Pot Marigold
Snapdragons
Monkey Flower
Blue-Eyed African Daisy

Perennials

Rain-lily
Daffodils
Summer Snowflake

Shrubs

Azaleas
Florida Flame Azaleas
Piedmont Azaleas
Chinese Snowball Viburnum
Fuzzy Deutzia
Rose (Rosa spp. cv.)

Trees

Silverbell Tree
Chinese Fringetree
Flowering Dogwood
Stachyurus

Ripley's Aquarium of Myrtle Beach

1110 Celebrity Circle
Myrtle Beach, SC 29577
843-916-0888
Open daily from 9 a.m. - 6 p.m.

Admission Prices:

Adult (12+)	\$36.99
Children (6-11)	\$24.99
Children (3-5)	\$12.99

Highlights of what you will see:

Rainforests are some of the earth's oldest living ecosystems, some surviving for at least 70 million years! Discover the animals that inhabit these tropical forests, like freshwater stingrays, poison dart frogs, armored catfish, arapaima and piranhas.

Friendship Flats - In this shallow lagoon, guests can reach out and touch rays as they glide by. Their skin is smooth and touching them will not hurt you or the rays. They do, however, have strong jaws, so stick to touching these beautiful animals on their dark top sides.

Indo Pacific Coral Reef - Bright colors of the rainbow are found underwater in the Indo-Pacific coral reef. View thousands of intricately colored fish from the tropical islands of the Pacific Ocean as they swim around and through this delicate reef structure.

Travel Under the Sea - Filled with thousands of fish of every shape and size, Dangerous Reef is Ripley's Aquarium's largest and most popular exhibit. Leisurely travel on a moving 340-foot long glidepath, as you wind your way through the acrylic tunnel and come face-to-face with snappers, tarpons, grunts, squirrelfish, green sea turtles, giant stingrays, sawfish, and very large sharks. You'll be so close that you will feel that you're swimming with them.

AgFirst Retiree Association
Annual Meeting Registration
Return by February 27
(NOTE: Room reservations are due by February 10)

Member Name: _____

Spouse/Guest Name(s): _____

Do you have room reservations at the Myrtle Beach Hilton? _____yes _____no

_____ Number playing golf, 3/13, (afternoon)

_____ Number attending Ag Tour, 3/13 (afternoon)

_____ Number attending Reception, 3/13, 5:00 p.m.

_____ Number attending buffet breakfast, 3/14, 7:00 - 8:00 a.m.

_____ Number attending Annual Membership Meeting, 3/14 - 8:30 - 11:30 a.m.

_____ Number playing golf, 3/14 (afternoon)

_____ Number playing pickleball, 3/14 afternoon

_____ Number attending Reception/Closing Banquet, 3/14, 6:00 p.m./7:00 p.m.

Mail form to:
Beverly Ratcliff
706 North Carolina Avenue
Statesville, NC 28677

or scan the completed form and email to:
bratcliff2014@gmail.com

ANNUAL MEETING SCHEDULE OF EVENTS

Monday, March 13

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

1:00 p.m. – Free Time (golf, tour)

5:00 p. m. – Reception

Dinner on your own

Tuesday, March 14

7:00 - 8:00 a.m. – Buffet Breakfast

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

12:00 p.m. – Free Time (golf, pickleball)

6:00 p.m. – Reception

7:00 p.m. – Dinner & Entertainment

Wednesday, March 15

a.m. – Check out and depart

Extra Curricular Activities

Golf

Tee times will be reserved at one of the many golf courses in and around Myrtle Beach.

Reservations will be made for Monday afternoon or Tuesday afternoon or both afternoons, depending upon the interest.

Pickleball

Two courts will be reserved for two hours on Tuesday afternoon.

Ag Tour

More information will be available prior to the meeting and details will be emailed to everyone, if there will be a tour.

AgFirst Retiree Association 2022-23 Officers and Directors

Officers

David Bridges, President
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Attention - New Retirees

Welcome to the "Land of the Retired." We hope that you will consider joining your fellow retirees and former business associates by becoming a member of the AgFirst District Retiree Association.

Dues are only \$10 a year (unless you opt to join as a Life Member (see dues schedule on the membership application on page 5).

We come together annually for a fun-filled meeting and would love for you to be a part of our annual gathering. There is also a membership application on our Web site, www.agfirstretireeassociation.org. Please consider joining today.

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

Applicant Last Name _____ First Name _____ MI _____

Address _____ City _____ State _____ Zipcode _____

Phone # _____ Cell Phone # _____ Email _____

Date of Retirement _____ / _____ / _____

Retired from _____ (name of association or bank)

if married, list spouse name: _____

_____ **Annual**
Annual Dues*\$10.00

Life Dues 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 application to:

Donna Gantt, Treasurer, 628 Newberry Dr., Chapin, SC 29036

**Payment of annual dues are required in December of each year for the following year. Payment is on the responsibility of the member. Statements or reminders aren't mailed out, so please set this up on your calendar for annual payment.*

Proposed Amendments to Association Bylaws

As noted in our last Retiree Update, a committee was appointed to review our current Association Bylaws to bring them up-to-date to reflect today's operations and environment. The committee has finished its review and will present the proposed Bylaw amendments to the Board at its next meeting. Below is a summary of some of the major amendments being recommended:

- Clarified that membership shall be open to any individuals who has retired from any Association or the Bank within the AgFirst Farm Credit District. *Previously, there was no mention of someone having to be retired from either an Association or the Bank.*

- Clarified that membership dues shall be assessed annually and that the amount of annual dues shall be determined each year by the Board of Directors.

- Added throughout the Bylaws that notice of meetings of the membership or the board may be given by written or electronic means.

- With respect to the board, added language that all efforts will be made to have all areas of the AgFirst District represented.

- Completely revised the board composition section to reflect the current board's composition, moving to at-large seats to give more flexibility in recruiting board members as well as designation of seat numbers to easier determine which seat is up for election.

- ^ Reflect the current board size of 13

- ^ Designated 9 at-large seats from Association retirees (can be from anywhere in the AgFirst District).

- ^ 2 seats still designated as Bank retirees

- ^ 2 seats designated as either Association or Bank retiree

- ^ Noted that terms of the directors will be staggered

- Added language to reflect meetings of the board can be either in person or virtually.

- With respect to vacancies on the board, added language to note that a director elected to fill a vacancy shall serve for the unexpired portion of the term of his or her predecessor.

- Added a section on Nominating Committee to be appointed by the chair to clarify who appoints this committee.

- Added the vice president as an officer of the Association, *which had not be designated previously.*

- Added language to define the duties of the vice president, secretary and treasurer, which had not been designated previously.

Additional minor changes were also made, but as you can see a rather extensive rewrite of the Bylaws were long overdue. Following approval of these proposed amendments by the board, a copy of the updated Bylaws will be provided to the membership at the March 2023 annual meeting.

8 Healthy Habits for a Healthy Retirement

Fifty-six percent of middle-income Boomers say their primary concern is staying healthy to enjoy their retirement. Not only does staying healthy mean you can enjoy your Golden Years, but it also helps protect your savings from the high costs of medical care.

Staying healthy starts with healthy habits, so follow these eight healthy habits that help support healthy aging and a healthy retirement. Whether you're turning 35 or 65, committing to these healthy habits can help you maintain your health—so you can enjoy a long, happy and prosperous retirement.

1. *Keep up with preventative care*

Visit your doctor regularly and keep up with all recommended health screenings for blood pressure, cholesterol, heart problems, colon cancer and more. Also remember that seniors need vaccinations, too, including influenza and pneumonia. Preventative care also includes visiting the dentist and eye doctor regularly. As you age, your risk for cavities and age-related vision changes increases. Everyone should visit the dentist every six months. Seniors should visit the eye doctor every one to two years, as recommended by your eye doctor.

2. *Eat and drink healthily*

As you age, nourishing your body and maintaining a healthy weight can help you stay independent. Focus on a balanced diet containing lean protein, fruits and vegetables, whole grains and low-fat dairy. Talk to your doctor about how many calories you should consume. As your metabolism slows down, you may not need to consume as many calories. Also, remember to drink plenty of water!

3. *Exercise every day*

You know what they say: An object in motion stays in motion. As you age, you should focus on four main types of exercise: aerobic, strength, balance and flexibility. Staying physically active will not only help you stay stronger and more agile, but can also help alleviate depression and improve memory and energy.

4. *Keep your mind sharp*

Don't just exercise your muscles. Exercise your brain, too! Performing regular brain exercises can help your mental health and memory as you age. Word and number puzzles, card and board games, arts and crafts, jigsaw puzzles, trivia and more can all help you stay mentally sharp. Have fun with it!

5. *Stay social*

Maintaining an active social life is another way to support your mental and physical health as you age, yet many seniors suffer from isolation and loneliness. Spending time with family, friends and neighbors helps seniors feel connected and more positive. And don't forget about four-legged friends. Seniors who live alone, but have a pet, feel less loneliness.

6. *Don't smoke*

It's no secret that smoking is bad for your health. As you age, smoking can greatly impact your lifestyle and put you at risk for many diseases. No matter how long you've been smoking, quitting today can help improve your health, give you more energy, save you money and even add years to your life.

7. *Catch your Zzzzs*

Thanks to hormonal changes, many seniors find it challenging to get uninterrupted sleep. Yet the physical and mental benefits of sleep are huge. Help improve your odds of a good night's sleep by creating a good environment for sleep. Keep your bedroom comfortable, cool, quiet and dark. Limit use of screens before bed; stop caffeine several hours before bed; limit alcohol; and avoid heavy meals late in the day. Practice a relaxing bedtime ritual and stick to a regular bedtime and wake time.

8. *Find purpose*

If your career is a large part of your identity, then you may find it difficult to transition out of the working world and into retirement. Many retirees struggle to feel useful or happy after they stop working – which can negatively affect their health. There are many ways to find purpose in retirement, such as volunteering, caring for grandkids, getting involved in your faith community or joining a club. You may even consider working part-time. This will not only help you keep your sense of purpose, but can also help support your financial wellness in retirement.

Important Annual Meeting

Registration Deadlines

Deadline to make hotel reservations:

February 10, 2023

Deadline to submit meeting registration
form:

February 27, 2023

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 Dgantt63@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.

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: 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 bratcliff2014@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.

AgFirst Farm Credit Retiree Association
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