

## Congratulations to “The Shoals”

EDITORIAL

In 1995, the RSA made a \$21.8 million investment in **Southwire** in Heflin for one of its first plants outside of Georgia. The RSA earned a 10.5% return, which was fully repaid in 1998. The Georgia Speaker of the House was unhappy with the RSA because he wanted them to expand in his hometown of Carrollton, GA, where it started 70 years ago.

The Southwire Florence Plant was purchased from Essex in 2006. The leadership of the Shoals and the staff of the plant made such a positive impact on Southwire that the company has started a 340,000-foot expansion to increase production capacity by 30% and create approximately 120 jobs. Congratulations to all in the region. ●



## 2nd Chance for Local Governments Who Missed Out On Retiree Bonuses

BY NEAH M. SCOTT, LEGISLATIVE COUNSEL

In 2022, the Legislature passed legislation (Act 2022-229) granting retiree bonuses to state and education retirees, who received those bonuses last year. The legislation also allowed LOCAL GOVERNMENTS to give bonuses to their retirees if they passed a resolution to do so by August 2022. Many local governments, approximately 484, took advantage of this opportunity and passed resolutions to give the bonus to their retirees, and those bonuses were paid out. Some 308 local governments missed the deadline. Their retirees did not receive a bonus last year.

This session, the Legislature passed a bill to extend the deadline until the end of this October for local governments to grant the retiree bonus. If you did not get a bonus last year, now is the time to contact your past employer, as **THIS OPPORTUNITY EXPIRES ON OCTOBER 31, 2023.** ●

**HISTORIC HOTELS  
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National Trust for Historic Preservation

## 2023 Top 25 Historic Golf Courses

Historic Hotels of America®, the official program of the National Trust for Historic Preservation for promoting and celebrating authentic historic hotels, is proud to announce The 2023 Top 25 Historic Hotels of America® Most Historic Golf Courses. This unique listing of historic resorts chronicles many of the most beautiful, prestigious, and iconic American golf courses that attract both leisure seekers and serious athletes. Many of these golf courses were designed in the late 19th and early 20th centuries, often referred to as the “Golden Age” of golf course architecture.

### GRAND HOTEL GOLF RESORT & SPA, AUTOGRAPH COLLECTION (1847)

Point Clear, Alabama

Golf course architect Perry Maxwell designed an 18-hole championship golf course for the Grand Hotel Golf Resort & Spa, Autograph Collection in Point Clear, Alabama, in 1947—just in time for the Grand Hotel’s centennial, as it was established in 1847. After World War II, a long-awaited retreat to the Mobile Bay resort offered weary Americans a chance to play Maxwell’s

brand-new 7,104 yards of oak-lined links. Unsurprisingly, it was a grand success. Another nine holes were added, first in 1967 and again in 1983. Today, there are two 18-hole golf courses at the resort’s Lakewood Club: The Dogwood Course and the Azalea Course.



Since 1947, The Lakewood Club has hosted former President Gerald Ford, European royalty, movie stars, and sports legends, along with legions of local and visiting golfers. The Kenny Stabler Charity Golf Classic was held at The Lakewood Club for several years and hosted a who’s-who of professional football players and other celebrities. It also played host to the U.S. Senior Women’s Amateur championship in 2021, 1986, and 1974, one of

14 championship tournaments run by the United States Golf Association.

Despite its impressive age, the Dogwood Course is well-kept and cared for. It was renovated in 2005 by the Robert Trent Jones Golf Trail Team and again in 2018, all to give it a fresh and modern feel while retaining Maxwell’s vision for the course. ●

# Women in Alabama Need Medicaid Expansion

REPORT BY MAGGIE CLARK, GEORGETOWN UNIVERSITY CCF, & DEBBIE SMITH, ALABAMA ARISE

**O**ne in Six Women Aged 18-44 Lack Health Coverage and Face Many Barriers to Good Health

## IN THIS REPORT

- One in six women of reproductive age is uninsured in Alabama
- Poor health outcomes and disparities for Alabama mothers and babies
- Alabama is losing rural obstetric care providers
- Medicaid expansion can help improve maternal health in Alabama

## KEY FINDINGS

- About one in six women (15.9 percent)

of reproductive age in Alabama (18-44) lacks health insurance. This was the fifth-highest uninsured rate in the country in 2021.

- Alabama had the nation's third-highest maternal mortality rate between 2018 and 2020, data from the U.S. Centers for Disease Control shows. Alabama's rate (36 maternal deaths per 100,000 live births) was significantly higher than the national average maternal mortality rate (20.4 maternal deaths per 100,000 live births) in those years.
- Twenty-nine of Alabama's 54 rural

counties lost hospital obstetric care providers between 1980 and 2019.

- Alabama's decision on Medicaid expansion will have a significant effect on maternal health. Medicaid expansion is associated with lower rates of maternal and infant mortality, with the greatest benefits for Black women and infants, as well as health improvements before, during, and after pregnancy, and into the early childhood years. ●

Read the full report at [alarise.org/news-releases/new-report-medicaid-expansion-would-improve-maternal-health-in-alabama/](https://alarise.org/news-releases/new-report-medicaid-expansion-would-improve-maternal-health-in-alabama/).

# Nearly Half of Baby Boomers Have No Retirement Savings

BY DANIEL DE VISÉ, THE HILL

**M**ore than two-fifths of baby boomers are nearing retirement with no retirement savings. That fact may surprise you if you are a typical white-collar worker, dwelling in a corporate culture of near-universal retirement coverage, encouraged to save a half-million dollars or more before taking the gold watch.

But many Americans work for smaller companies that don't offer retirement savings, or are self-employed, or live paycheck to paycheck. "You think everyone works for a Fortune 500 company, and everybody has a pension plan, but that's not the reality," said Craig Martin, managing director of wealth and lending intelligence at J.D. Power.

Fewer than half of working-age Americans have any retirement savings, according to Census data for 2020. Savings rates rise with age, but only to a point. In the 55- to 64-year-old boomer age group, 58 percent of Americans own retirement accounts. And that is a problem. A newly minted retiree of 65 can now expect to live 20 more years, on average, according to Social Security projections.

Without a retirement account, most retirees count on Social Security. The average monthly Social Security check to a retired worker is around \$1,800. The average household run by an American

older than 65 spends more than \$4,000 a month. Yet, "many people go into retirement thinking that Social Security is going to provide for them," said Josh Hodges, chief customer officer for the National Council on Aging.

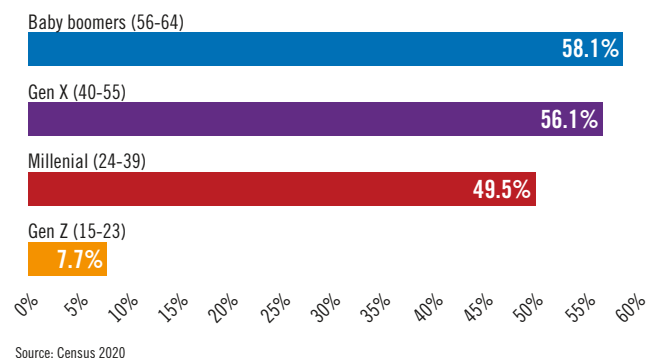
A chasm of wishful thinking separates America's retirement goals from its retirement realities. By one rule-of-thumb retirement calculator, workers should aim to save 10 times their annual salary by age 67: \$375,000 for an individual, and \$708,000 for a household, based on median incomes.

If the goal is to retire in relative comfort, Americans assume they will need something closer to \$1.1 million, according to a survey by Schroders, the asset management company. But the average retirement account held just over \$100,000 at the close of 2022, according to a Fidelity analysis....

Earlier generations of retirees counted on Social Security and employer-funded pensions to deliver a steady income. Social

Security has dwindled as an income source over the years, and pensions are in decline. More than ever, Americans who desire a "comfortable" retirement must squirrel away money in a retirement account....

## Retirement Account Ownership by Demographic



More than half of Americans will eventually need long-term care. Someone who turns 65 today will incur \$120,900 in future long-term care costs, on average, by one estimate. But an analysis by the National Council on Aging found 60 percent of older adults could not afford two years of long-term, in-home care.

"People don't want to admit they're

CONTINUED ON PAGE THREE

# Alabama Success Stories

## Central Alabama CrimeStoppers



**F**ounded in 1997, Central Alabama CrimeStoppers is a nonprofit organization that brings together law enforcement, media, and the community. Central Alabama CrimeStoppers encourages members of the community to assist local law enforcement agencies in the fight against crime by overcoming the two key elements that inhibit community involvement: **FEAR** and **APATHY**.

CrimeStoppers plays an integral part in helping to fight and reduce crime by empowering citizens to be anonymous witnesses when providing tips that lead to arrests. They are actively involved in assisting their law enforcement partners. Since their founding, they have helped in cases that have resulted in over \$248,000 in rewards offered. As of July 11, 2023, CrimeStoppers has officially assisted with locating and identifying 3,000 wanted fugitives since its inception.

CrimeStoppers partners with 85 law enforcement agencies in 31 counties across the state to help fight and reduce crime. Since 1997, they have awarded various law enforcement officers for exemplary service to their communities. Each year, CrimeStoppers selects twenty-five officers and one school resource officer from their partnering agencies to be selected as their agency's Officer of the Year. Each officer will also be nominated for CrimeStoppers State Officer of the Year.

Last year, they began a CrimeStoppers Cold Case Monthly Segment with local Montgomery television station WSFA. CrimeStoppers extended their service area into Calhoun, Etowah, Perry, and Talladega counties. They also provided personnel to answer community questions during the annual WSFA and AARP Anti-Fraud Phone Bank. CrimeStoppers also received the 2022 Southeastern CrimeStoppers Association Productivity Award. Southeastern recognizes the most productive CrimeStoppers programs per capita each year over fifteen states.

With only half the year over, CrimeStoppers is continuing to help communities in 2023. On May 20, 2023, they were a partner in the Montgomery Gun Buyback event, where 89 guns were collected and \$6,450 in gift cards were paid to citizens for guns. CrimeStoppers has reached over eight million people on social media so far this year. They have also

released 256 press releases to over 250 media contacts, clearing 170 cases for our law enforcement partners. They have provided 197 CEU training hours to 87 law enforcement officers in Alabama, which go toward each officer's APOST yearly requirement.

The success of a CrimeStoppers program cannot be purely judged on statistics, however; other benefits have come to notice:

- A greater awareness in the community that there is a crime problem.
- A willingness by the community to fight back against crime if it is given the opportunity and motivation.
- Improved relationships between police, media, and the community.

Residents can contact CrimeStoppers when they have any information to share regarding crime. Residents are invited to visit their Facebook page at [www.facebook.com/215stop/](https://www.facebook.com/215stop/) or website at [www.215STOP.com](https://www.215STOP.com) to see up-to-date press releases. Residents can use the 24-hour tip line at 215.STOP (7867) or toll-free number 833.AL1.STOP, which provides 1-stop access to reporting crime. Residents can also give information via the website or using the app P3 Tips, available on the Apple App Store and Google Play.

*This is a series of articles about Alabama Success Stories. Please let us know if you have a similar success story you would like to share with the RSA membership. You may contact us at [communication.correspondences@rsa-al.gov](mailto:communication.correspondences@rsa-al.gov). ●*

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## Nearly Half Of Baby Boomers Have No Retirement Savings

continued from page two

going to need it," Hodges said. "The idea that you're going to need help going to the bathroom, help getting out of bed, that's a concept people don't want to deal with."

The good news, retirement experts say, is that an older American with

insufficient retirement funds still has plenty of options. One is to keep working.

"We are seeing a growing number of people at older ages who are in the workforce because they want to be," said David John, senior strategic policy

advisor at AARP. On top of making money, older workers might "want the social connections, to get out of the house, to do something that feels worthwhile." Additional years of work deliver another chance to build retirement savings, rather than deplete them.... ●



# Start Planning Your Summer/Fall Getaways at RSA's Outstanding Hotels, Spas, and RTJ Golf



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- August 1-4, 9, 13-26
- September 2-7, 9-11, 16-21, 23-30
- October 1-3, 8-9, 21-24, 29-31

### The Battle House RSA Spa Package \$244

- August 1-2, 9, 14-16, 21-23
- September 4-6, 11-12, 18-20, 25-27
- October 2-3, 9, 23-24, 30-31

### Riverview Plaza \$119

- August 1-3, 9, 13-21, 25-27
- September 2-9, 16-18, 24-25
- October 1-4, 8-11, 21-25, 29-31

### Grand Hotel (plus a 15% resort fee) \$137

- August 6, 13-14, 29-30 • September 10-12, 19, 24-26
- October 1, 8, 19, 30-31

### Grand Hotel RSA Golf Package (plus a 15% resort fee) \$209

- August 6, 13-14, 29-30 • September 10-12, 19, 24-26
- October 1, 8, 19, 30-31

### Grand Hotel RSA Spa Package \$285 (plus a 15% resort fee)

- August 13, 29-30 • September 10, 12, 19, 24, 26
- October 1, 8, 19, 31

### Marriott Shoals \$119

- August 6, 13, 20, 27-28 • September 4-7, 24
- October 1-2, 5, 10, 15

### Marriott Shoals RSA Spa Package \$229

- August 6, 13, 20, 27-28 • September 4-7, 24
- October 1-2, 5, 10, 15

### Renaissance Ross Bridge \$129

- August 1-2, 6, 13, 20, 27, 30-31
- September 4-6, 17, 24-25
- October 1, 8, 23-24, 29

### Renaissance Ross Bridge RSA Spa Package \$260

- August 20, 27, 30 • September 6, 17, 24
- October 8, 23-24

### Auburn/Opelika Marriott Resort \$119

- (plus a 10% resort fee) Web reservation will show \$144, including \$25 resort fee. Guest will only be charged RSA rate at checkout.
- August 1, 8-9, 15-17 • September 5-6, 13, 19-21
- October 3-4, 9-10, 17

### Auburn/Opelika Marriott Resort RSA Spa Package \$234 (plus a 10% resort fee)

- August 9, 16-17 • September 6, 13, 20-21
- October 4, 9

### Prattville Marriott \$99

- August 6-7, 13-15 • September 2-5, 24
- October 22-23, 29-31

### Renaissance Montgomery \$129

- August 6-7, 13-14, 21 • September 3-4, 10, 16, 24-25
- October 3-4, 10, 16-17

### Renaissance Montgomery RSA Spa Package \$244

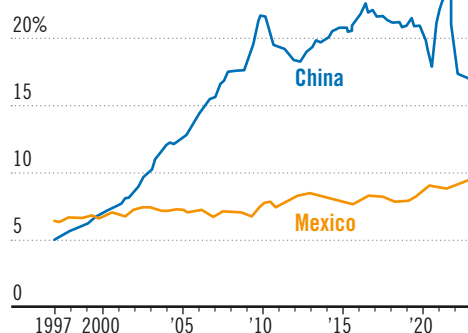
- August N/A • September 16 • October 17

Specific room requests may require additional charge.  
Rates available the 1st of the month and are not applicable to groups.

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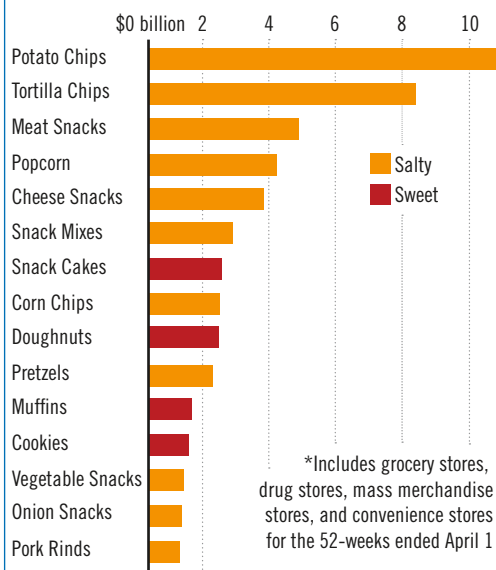
## Share of U.S. Imports of Manufactured Goods by Classified Material\*



\*Leather, plastic, wood, paper, textile, iron, steel, and glass items

Sources: BofA Global Research; Haver; U.S. Census Bureau

## Top Selling Snacks in the U.S. by Dollar Sales Over the Past Year\*



\*Includes grocery stores, drug stores, mass merchandise stores, and convenience stores for the 52-weeks ended April 1

Source: NielsonIQ



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