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SERVING OVER 370,000 MEMBERS

January 2021

Retribution Can Be Great

EDITORIAL

When a person creates something not yet seen before, there can be lots of unusual ramifications and numerous new bridges to cross from an idea to implementation. Creating something that did not exist often results in upsetting the applecart or the tradition of how it was done. One needs to remember that someone or some organization often profits from the current situation's status quo. For example, Montgomery going from the lowest possible support of public education to something better was fought by those who benefit from the status quo and their fear of any change that might affect them.

In sports we often refer to retribution as "pay-back." They beat you in the regular season, and you beat them in the championship game. The RTJ Golf Trail is a perfect illustration. In the 1990s, tourism was pretty much "who cares" as an industry in Alabama, generating less than \$2 billion in revenue for its citizens. In 2019, tourism in Alabama generated nearly \$17 billion in revenue. Reality says 2020 was a horrible year due to the pandemic and numerous storms, so tourism revenue will be less than 2019 when official numbers are generated. Getting tourists to come back to our state is essential to our future.

Sometimes retribution can be great as a back-door compliment, as it serves to tell you that you did something worthwhile in the past. Recently, the state agency that runs South Carolina State Parks is running very attractive TV ads in Alabama for us to visit their parks. The RSA has been running our ads in South Carolina since 1996 at no cost to the RSA. We sincerely love our tourists from there, as well as those from around the world. ●

Why Retiree & Active Organizations Are Critical

BY DAVID G. BRONNER

Understanding the history of your pension program is very important. Everyone must fully understand the importance of being actively involved in protecting your retirement and health-care benefits, whether you are living in-state or across the country. You cannot rely on and hope that someone else will take care of your future for you.

Retirees must be aware that many newly-elected politicians do not feel responsible for previous officials' 30-year commitments. Therefore, costs for existing projects need continued funding, or those projects cease to exist.

Most every year varies in funding – some dramatically. For example in 2019, investments provided 30.7%, employers 44.0%, and members 25.3% of the funding. By contrast, in 2018 investments provided 62.8%, employers 23.5%, and members 13.7%. In November 1980, the TRS monthly payroll was \$7.9 million for 17,147 retirees. In October 2020, the payroll was \$195 million for 100,423 retirees. The ERS monthly payroll in November 1980 was \$3.1 million for 9,582 retirees; this past October the payroll was \$100.1 million for 54,188 retirees.

To help you stay abreast of legislation affecting your benefits, **I strongly encourage you to join a retiree organization**, such as the Alabama Education Retirees Association (AERA) for education retirees, the Alabama Retired State Employees' Association (ARSEA) for state and local retirees, and the Alabama State Employees' Association (ASEA) for

state retirees. **I also encourage active members to join professional organizations**, such as the Alabama Education Association (AEA) for active educators, the Alabama State Employees' Association (ASEA) for active state employees, and the Alabama Retired State Employees' Association (ARSEA) for active state and local employees. Just like you plan ahead for retirement, you should also plan ahead to protect your retirement.

The current and future staff of the RSA needs a structured and funded professional organization to succeed in the legislative process. Your pension and healthcare benefits must be defended on a moment's notice, and clearly not "after the fact" of changes made by a future governor or legislature. Currently, the RSA has an excellent working relationship with Governor Ivey and the State Legislature. No one knows about the future; however, your membership in those organizations will help make the difference.

One person asked of me, "Oh, these groups are not getting us our COLAs of decades ago, so why join?" The reason is that without them and your RSA staff, legislators have no reason to honor past legislative promises. We have been very fortunate that our past legislators have honored the 30-year obligations when a benefit was given. Kentucky, Illinois, and New Jersey were not so fortunate. New governors and legislators will have different priorities. Those organizations need your support to keep the RSA strong. ●

Seniors at Risk

SOURCE: DOUG SEGREST, *YELLOWHAMMER NEWS* & JEFF TAYLOR, REGIONS BANK

According to a report of the Federal Trade Commission (FTC), adults 60 and over are more likely to be victims of fraud and less likely to report cases to authorities. The FTC points out that the risk gets worse as people age. The FTC also reports that adults age 80 and older suffer the biggest losses, with a median reported loss of \$1,600. It gets worse. Adults aged 60+ are six times more likely to be the victims of tech support scams; they are three times more likely to report losses due to prize, sweepstakes, and lottery scams; and this demographic is twice as likely as young adults to report financial losses due to impostor fraud.

You can protect grandparents and yourself by recognizing these four signs of potential fraud:

- **Scammers pretending to be from known organizations:** With new technology, numbers can look official on Caller ID. But the IRS, Social Security, and Medicare aren't going to call you and ask for personal information. And a tech company won't offer to fix the problem they "just discovered" remotely on your computer.
- **Scammers calling with a problem or a prize waiting for you:** Again, the government isn't going to call out of the blue. Nor will a legitimate

official tell you to send money to get a loved one out of a legal scrape you knew nothing about. A sweepstakes company won't call you saying you're the grand prize winner and only need to pay a nominal fee to receive your jackpot.

- **Scammers pressuring you to act immediately:** They may tell you if you don't send money or act right now, they'll have you arrested or sued. The threats don't end there. They could threaten to take away your business license or deport you. And in one of the latest technology scams, they'll threaten to take over your computer if you don't respond.
- **Scammers insisting you pay in a specific way:** To get out of trouble, you can send a money transfer or a gift card. Or they'll insist they'll send a check for you to deposit. In return, you send them money.

Jeff Taylor, Regions' head of commercial fraud forensics, points out that there are obvious reasons why scammers exploit seniors more effectively. "Seniors are targeted because they're available and they're at home," Taylor said. "In some cases, they may have hearing impairments and may not understand all they're hearing. And

many are not as technologically savvy." Despite all these scams, stopping fraudsters is simple. Share these tips with your parents, grandparents and, in fact, anyone you care about:

- **Block unwanted phone calls and filter unsolicited texts:** They can't get to you if you don't respond. And if you see an unfamiliar number, don't answer.
- **Don't give out personal or financial information to someone you don't know:** Legitimate organizations, including banks, won't ask you for that information in a phone call, text, or email. If you really think the call was legit, look up the organization, find a real phone number, and make the call yourself to confirm.
- **Take a deep breath:** No matter how urgent the matter is according to the person on the other line, don't act immediately. Someone reaching out for legitimate purposes will give you ample time to fix the problem.
- **Stop and talk to someone you trust:** That's what family and friends are for. Tell them what happened and decide together if you are being scammed. ●

How Alabama Taxes Compare, 2020 Edition

SOURCE: PUBLIC AFFAIRS RESEARCH COUNCIL OF ALABAMA

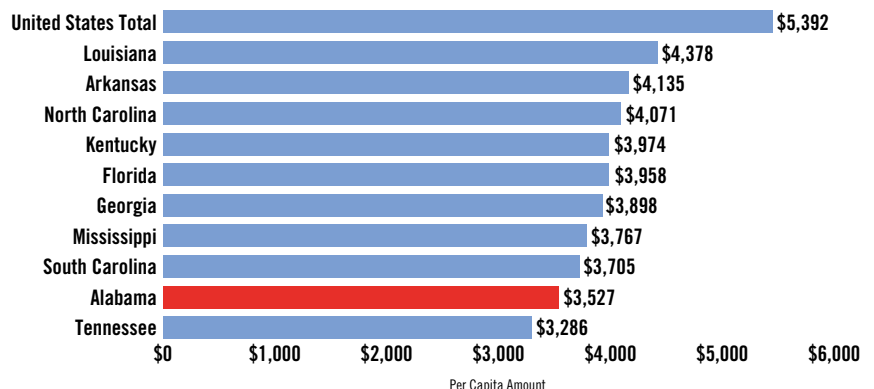
Alabama had the nation's second-lowest tax collections per capita in 2018, the first time since the 1990s that any other state – in this case Tennessee – had lower state and local tax revenue per resident than Alabama.

Economic growth in Alabama, including a significant gain in income tax collections, helped Alabama nudge past Tennessee. It also helped that Tennessee is in the process of phasing out what remains of its small income tax and also reduced its sales tax rate on groceries. Tennessee's more rapid population growth may also have had some effect on the per capita calculations.

Despite outpacing Tennessee, Alabama still trails far behind other Southeastern states in the amount of state and local taxes collected per resident, which partially explains why Alabama struggles to provide the same level of public services as other states. ●

This comparison considers all taxes paid to state and local governments in each state divided by the population of the state, producing a measure of the tax burden in each state. The 10 Southeastern states are featured.

All Taxes, 2018



Alabama Success Stories

Increasing Mental Health Programs in Alabama

Each year, 20-25 percent of the population meets the criteria for a mental health diagnosis. No one is immune from the impact of untreated behavioral health needs. Behavioral health crisis services have emerged as one of the most effective tools within the larger system of care to improve the lives of people struggling with mental health or substance abuse problems.

On October 28, 2020, along with Commissioner Lynn Beshear of the Alabama Department of Mental Health and House Majority Leader Nathaniel Ledbetter, Governor Kay Ivey announced the grantees for crisis centers to serve individuals with mental illness and substance use disorders.

The three new crisis diversion centers are:

- Altapointe Health in Mobile
- Montgomery Area Mental Health Center
- WellStone Behavioral Health in Huntsville

In the 2020 legislative session, Governor Ivey prioritized establishing a mental health crisis continuum of care that was successfully supported by the Alabama Legislature through an initiative led by

House Majority Leader Ledbetter. "This is a celebration for those who will use the crisis care center, and it marks a new beginning," said Ledbetter.

The crisis care centers will be a designated place to take an individual who is in mental health crisis. The centers will include walk-in access for individuals, including short-term admission, stabilization, medication, and case management. Services will also include discharge planning and connections to ongoing behavioral healthcare services for longer-term care, if needed.

These centers will help:

- Reduce the number of arrests
- Reduce the frequency of visits to hospital emergency departments
- Provide individuals in crisis access to care
- Promote sustained recovery, provide linkage to community agencies and organizations, psychiatric and medical services, crisis prevention, and intervention services

In addition to the three crisis centers that will open in 2021, five rural community mental health centers across the state received funding in fiscal year 2020 to increase their crisis care services.

The five mental health center programs are:

- Cahaba Center for Mental Health
- Northwest Alabama Mental Health Center
- Southwest Alabama Behavioral Health Care Systems
- WellStone Behavioral Health (Cullman)
- West Alabama Mental Health Center

Individualized technical assistance is being provided to each rural mental health center.

The goals for these crisis care centers are aligned with the overarching goals of crisis care, which are to reduce the burden on emergency departments/hospitals, reduce the burden on law enforcement, and improve access to the "right care, right time, right place."

To learn more, please visit mh.alabama.gov/initiatives.

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. ●

TRS Board of Control Election Results and Runoff Election

The TRS Election Committee met Tuesday, December 8, to certify the regular election results. Kelli Shomaker was re-elected to the Higher Education Position No. 2, Amy Knight Fowler was elected to Support Personnel Position No. 2, and Mary Beth Tate was elected to Teacher Position No. 3. Their three-year terms will begin July 1, 2021. Congratulations to all the winners!

There will be a runoff between Jeffrey R. Cole, incumbent, and Thomas E. Jones for the Principal Position. Runoff ballots will be sent to all eligible principal voters by January 5, 2021, and will be due to Election-America by 4:00 p.m., February 9, 2021. ●

ERS Oath of Office

Board Vice Chair Jim Fibbe is given the Oath of Office by fellow Board member Norris Green at the December Board meeting.



Start Planning Your Winter/Spring Getaways at RSA's Outstanding Hotels, Spas, and RTJ Golf



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A Renaissance Hotel \$119

- January 2-21, 31 • February 1-4, 7-10, 17-21, 28
- March 1, 7, 11-12, 17-18, 20-31

The Battle House RSA Spa Package \$207

- January 5-7, 12-14, 19-21
- February 2-4, 9-10, 17-18 • March 1, 22-23

Riverview Plaza \$109

- January 2-6, 10-17, 31
- February 1-4, 7, 9-11, 17-19
- March 1, 7-10, 17-18, 26-31

Grand Hotel \$127 plus a 15% resort fee

- January 3-14, 18-22, 27-31 • February 1-10, 17, 21-28
- March 1-4, 7-11, 14-15, 21-22, 28-31

Grand Hotel RSA Golf Package \$199 plus a 15% resort fee

- January 3-14, 18-22, 27-31 • February 1-10, 17, 21-28
- March 1-4, 7-11, 14-15, 21-22, 28-31

Grand Hotel RSA Spa Package \$259 plus a 15% resort fee

- January 6-9, 13-14, 20-22, 27-30
- February 3-6, 10, 17, 24-27 • March 3-4, 10-11, 31

Marriott Shoals \$109

- January 1-14, 17, 24, 31 • February 7, 21, 28
- March 7, 14, 28

Marriott Shoals RSA Spa Package \$210

- January 3, 10, 17, 24, 31 • February 7, 21, 28
- March 7, 14, 28

Renaissance Ross Bridge \$119

- January 1-31 • February 1-28 • March 1-9, 12-31

Renaissance Ross Bridge RSA Spa Package \$223

- January 3-6, 10-13, 17-20, 24-27, 31
- February 1-3, 7-10, 15-17, 21-24, 28
- March 1-3, 7-9, 14-17, 21-24, 28-31

Auburn/Opelika Marriott Resort \$109

- January 1-7, 10-24, 27-28, 31
- February 1-11, 14, 16-17, 21-25, 28
- March 1-3, 7-10, 18-22, 28-31

Auburn/Opelika Marriott Resort RSA Spa Package \$201

- January 2, 6-7, 13-16, 20-23, 27-28
- February 3-6, 10-11, 17, 24-25
- March 3, 10, 18-20, 31

Prattville Marriott \$89

- January 1-12, 15-17, 21, 24, 27-30
- February 7-8, 15-18, 25, 28
- March 15-16, 21, 29-30

Renaissance Montgomery \$119

- January 1-9, 16, 21-25, 30
- February 7-8, 10-11, 18-22, 27-28
- March 8-10, 20-31

Renaissance Montgomery RSA Spa Package \$223

- January 1-2, 5-9, 16, 21-23, 30
- February 10-11, 18-19, 27
- March 9-10, 20, 23-27, 30-31

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

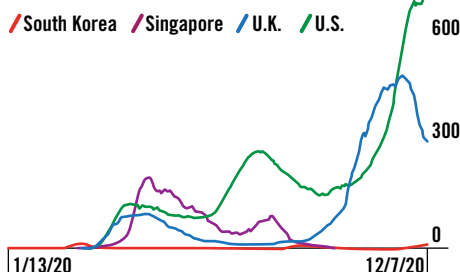
800.228.9290 Ask for RSA rate. **Promotional Code: R2A** on www.rsa-al.gov
Book Online and Save RSA \$4.

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Covid-19 Cases Per 100,000 People

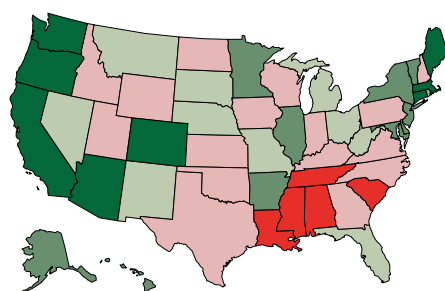
14-day cumulative total



Data: European Centre for Disease Prevention and Control

State Minimum Wages

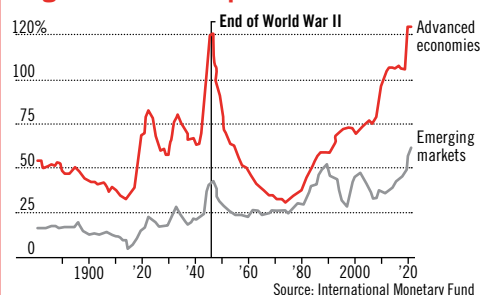
None \$7.25 or under \$8.00-\$9.99 \$10.00-\$11.99 \$12.00 or more



Minimum wages as of Oct. 1, 2020. Data: U.S. Department of Labor

To fight the pandemic, governments have borrowed so much that
debts have returned to levels only seen at the end of World War II.

Government debt as a percentage of gross domestic product



Source: International Monetary Fund

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