

The Trail

BY LEE SENTELL, DIRECTOR, ALABAMA TOURISM DEPARTMENT

Over thirty years ago, Dr. David Bronner, the CEO of the Retirement Systems of Alabama, vowed to transform the state using golf as a vehicle to enhance the image, attitude, and perception of the state of Alabama. The legendary golf architect Robert Trent Jones came out of retirement, and together with Dr. Bronner and Bobby Vaughan, CEO of SunBelt Golf Corporation, they commenced to build the largest golf course construction project ever attempted in the world. Today, that project hosts over 600,000 golfers annually, traveling from all 50 states and over 20 foreign countries to its 26 golf courses along 11 diverse sites from the foothills of the Appalachians to the Gulf Coast.



Lee Sentell, Director,
Alabama Tourism Department

Dr. David Bronner then followed up the initial success of the golf courses by building a collection of world-class resort and convention hotels to support the influx of new visitors to the state. Next came the masterful investment strategy to promote the statewide trail at little cost. Instead of paying for television advertising, he decided to invest in television stations that could air commercials for the golf courses and hotels for little to no cost. The plan succeeded brilliantly and brought along the state's fledgling tourism industry by airing commercials for tourist attractions as well.

Today, fully 36 percent of U.S. households receive not only commercials for the RTJ Golf Trail but also for such attractions as the U.S. Space and Rocket Center in Huntsville, Montgomery's National Center for Peace and Justice, James Beard Award-winning restaurants in Birmingham, pristine Gulf Coast beaches, legendary recording studios and museums in Muscle Shoals, and the historic Dexter Avenue Baptist Church where Dr. Martin Luther King Jr. preached.

With millions of dollars' worth of television commercials provided at no cost by the state pension fund each year, Alabama's tourism industry has grown from \$1.8 billion in 1992 to a projected \$24 billion dollars in 2022. As a result, the Alabama Tourism Department awarded Dr. Bronner its rare Lifetime Achievement Award in appreciation of the television exposure, and everything he and the Robert Trent Jones Golf Trail have contributed to the state. ●

Why Be Last? South Dakota Voters Approve Medicaid Expansion

BY DAVID G. BRONNER

When elected Republican leaders failed to act, voters in the Republican-controlled state of South Dakota (which is a hardcore Republican state like Alabama) approved a ballot initiative to expand Medicaid to cover thousands of additional low-income citizens and limit the loss of hospitals in rural South Dakota. The measure passed with 56% of the vote. The Kaiser Family Foundation estimates this measure will send \$110 million more federal dollars to South Dakota. This brings up the question that Alabamians should ask, "Why is my hospital closing, and do we care about all Alabamians?"

South Dakota is the seventh state to approve Medicaid expansion by a ballot initiative. To date, 39 states have expanded their Medicaid programs, giving 17 million low-income Americans health-care coverage. This means that these states benefit from the increased federal tax dollars for these expansions, while Alabama is leaving its share on the table.

Recently, the Alabama Policy Institute argued that Alabama should not expand Medicaid with the feeble excuse of "federal spending is your money too." Then, why are we letting other states use Alabama's federal tax dollars without taking action to make sure that we bring that money back to Alabama to provide healthcare for its own low-income citizens? If we do not have the courage to protect all our citizens when its only expense in future years is 10 cents on the dollar, then maybe it is time to give the people a chance to vote on Medicaid Expansion as well as a lottery for Alabama. ●

PROJECTED STATE COSTS FOR 2023–24

Projected Retirement Employer Cost

Retirement Systems of Alabama
(Amounts in millions)

Retirement	Actual 2021-2022	Estimated 2022-2023	Requested 2023-2024
Teachers' (TRS)	\$925	\$973	\$979#
Employees' Regular-State (ERS)	241	250	259*
Judicial (JRF)	21	22	22
Total Retirement Cost	\$1,187	\$1,245	\$1,260

Estimated \$576.92M from Education Trust Fund

* Estimated \$72.52M from General Fund

Projected Insurance Employer Cost

Retirement Systems of Alabama
(Amounts in millions)

Insurance	Actual 2021-2022	Estimated 2022-2023	Requested 2023-2024
PEEHIP (Teachers)	\$975	\$967	\$967&
SEHIP (State Employees)	346	342	398
Total Insurance Cost	\$1,321	\$1,309	\$1,365

& Estimated \$689.18M from Education Trust Fund

Note: PEEHIP numbers exclude amounts from Universities for retiree costs

Note: FY2024 estimated cost for PEEHIP totals \$1.44 billion

Note: amounts from FY2024 Budget documents

History of Highland Oaks on the RTJ Trail

BY MARK FAGAN

Highland Oaks opened in July 1993 as the 5th site on the Trail. It is located 4 miles west of Dothan on US Highway 84 and a few miles north of I-10. In October 1990, Dr. Bronner spoke to the Kiwanis Club in Dothan and requested a site on the Trail. Discussions soon followed with Mayor Saliba about possible sites. The late Hugh Wheelless Jr. donated 425 acres for the golf complex, and the city of Dothan developed the access road and utilities to the clubhouse. The Wheelless property (used for farming) had an FAA-sanctioned 3,500-foot paved airstrip for flight training, crop dusting, and contract work that had to be closed.

The 36 golf holes play through rolling hills, streams, a 20-acre lake, and a variety of trees. There are three 9-hole courses (Highlands, Magnolia, and Marshwood) and one 9-hole short course. There is no RSA hotel affiliated with this complex. The Highlands Course features rolling terrain and two lakes. Water is in play on five holes. The Marshwood Course has wetlands on five holes and four tee shots requiring carry-over marsh areas.

The Magnolia Course travels from low-lying wetlands to higher ground and plays through a hardwood forest with clusters of magnolia trees. There is a 1,000-foot-



long wooden bridge that spans a marsh filled with lichen-draped trees. The Short Course has three holes that play on the water. The driving range has a short game area and two large putting greens. The clubhouse has 22,000 sf with a golf shop, dining room, meeting rooms, and cart storage underneath. Its wrap-around veranda has wet bars and grills and provides views of the lake at the rear.

In 1992, Wheelless began developing housing on 775 acres adjacent to the golf complex. Over four miles of roads were built, including the mile-long entrance road to the clubhouse.

This housing component has over 1,400 houses and apartments. Wheelless donated property near Highlands Oaks for a 600-student elementary school and two public parks. Motels and restaurants have developed nearby from the demand created by the golf complex and housing.

Highland Oaks and its adjacent housing, with the increased exposure from RSA promotions, have contributed to increased tourism and resident spending, and commercial expansion in

Houston County. It has helped to generate jobs and tax revenue in the Dothan area. The revenue increases have included sales and use taxes, fuel taxes, lodging taxes, tobacco taxes, liquor taxes, ad valorem taxes, business taxes, utility taxes, and income taxes. ●

Alabama Success Story

Alabama School of Math and Science (ASMS) Presents College Level Accomplishments

On November 15, 2022, the Southeastern Section of the American Physical Society (SESAPS) held their 89th Annual Meeting on the campus of the University of Mississippi, where an Alabama high school made a splash.

Tuyako Khristoforova is currently a senior at the Alabama School of Math and Science, but her work in machine learning is being noticed at the collegiate level. This accomplishment started as a small assignment: Send an email.

"I was able to get this opportunity because of an assignment from Intro to Research Methods where we had to cold-email five local university professors," says Khristoforova. The assignment was only meant to see if students could get feedback on their research projects from professionals, but one of the professors Khristoforova contacted gave her more than just feedback. Dr. Cheng-Chien Chen from the University of Alabama at Birmingham (UAB) took interest in Khristoforova's work. "Dr. Chen already completed this research, but he wanted me to use a different machine-learning method and compare my results with his."

Using machine learning, Khristoforova

and Dr. Chen created an efficient algorithm to identify and sort superhard compounds. Their goal with this technology is to identify compounds that could replace diamonds in tools and other practical applications because diamonds are expensive and a nonrenewable resource.

Once their collaborative work was completed, Khristoforova and Dr. Chen submitted their work for presentation at the 89th Annual SESAPS Meeting. Their work was accepted, making Khristoforova the only high schooler presenting at the college-level conference.

Tuyako Khristoforova wasn't the only member of the ASMS community present at the conference. Dr. Durga Paudel, a professor in the ASMS Physics Department, delivered a presentation on bonding disorders of hydrogen present in amorphous silicon materials that could be useful in computer chips, screens, and many other products. His presentation asserts that these materials could "cut down the price of devices using the eco-friendlier, cheaper, and more easily available amorphous material."

ASMS's presence at the conference didn't stop there. A third and final

member of the ASMS community presented as well: Dr. Albert Gapud, a member of the University of South Alabama's Physics Department and parent of a current ASMS senior. He collaborated with the National High Magnetic Field Laboratory to better understand how superconductors become so superconductive. He explains, "Although superconductors have already found many applications (like the magnet of an MRI machine), we won't really be able to explore their full potential without a better understanding of how they become superconducting in the first place." Four of Dr. Gapud's children have attended ASMS.

Alabama is proud of ASMS's many past, present, and future contributions to science as they lead the way in offering advanced STEM-based education to Alabama's high school students and playing a key role in developing Alabama's STEM and industry leaders!

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 communications@rsa-al.gov. ●

IRS and RSA Retirees

You have the right to choose not to have federal income tax withheld from your periodic pension payments or to change your previous withholding election. If you wish to change your federal income tax withholding election for your retirement benefit payments, you may submit a new withholding certificate available on RSA's website www.rsa-al.gov, or you can log in to Member Online Services (MOS) and select the "Tax Information"

section, which has an option to "Change Withholding."

Please note that if you elect not to have withholding applied to your periodic pension payments or do not have enough federal income tax withheld from such payments, you may be responsible for federal income tax payments. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. ●

TRS Board Member Sworn in at December Meeting



TRS Board of Control Chair Luke Hallmark administers the Oath of Office to Peggy Mobley. ●

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



Member Hotel
Discounts Webpage

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ENJOY YOUR WINTER A Special Deal FOR RSA MEMBERS

The Battle House,

A Renaissance Hotel \$129

- January 2-10, 15-16, 22-23, 26 • February 5-6, 22-28
- March 3-7, 12-21, 26-31

The Battle House RSA Spa Package \$244

- January 2-4, 9-10, 16, 23 • February 6, 22, 27-28
- March 6-7, 13-15, 27-29

Riverview Plaza \$119

- January 2-15, 22-23 • February 5-6, 9, 12, 22-28
- March 5-8, 17-21, 26-27

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

- January 1-5, 15, 19, 22-26, 29-31
- February 1-2, 5-9, 12-15, 19-23, 28
- March 1-2, 5, 15-16

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

- January 1-5, 15, 19, 22-26, 29-31
- February 1-2, 5-9, 12-15, 19-23, 28
- March 1-2, 5, 15-16

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

- January 3-5, 19, 24-26, 29
- February 1-2, 7-9, 14-15, 21-23, 28
- March 1-2, 5, 15-16

Marriott Shoals \$119

- January 1-19 • February 5-6, 12, 19-20
- March 5-6, 12, 19, 26

Marriott Shoals RSA Spa Package \$229

- January 1-19 • February 5-6, 12, 19-20
- March 5-6, 12, 19, 26

Renaissance Ross Bridge \$129

- January 1-3, 9, 15-16, 20, 22, 29-31
- February 1-2, 5-6, 12-13, 19-21
- March 2, 5, 8-9, 12-13, 19-20, 26

Renaissance Ross Bridge RSA Spa Package \$260

- January N/A due to Renovation
- February 1, 5, 19 • March 5, 8, 12, 19, 26

Auburn/Opelika Marriott Resort \$119 (plus a 10% resort fee)

- January 1-5, 10-12, 15-16, 22-23
- February 5-7, 12, 19-21 • March 11-13, 26-27

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

- January 1, 4-5, 11-12, 15 • February 5, 12, 19
- March 11-12, 26

Prattville Marriott \$99

- January 1-9, 29 • February 5-6, 12-13, 19-20
- March 12, 20-21, 26-27

Renaissance Montgomery \$129

- January 1-8 • February 2, 12, 19, 26-27
- March 5, 12-13, 16, 26

Renaissance Montgomery RSA Spa Package \$244

- January 3-7 • February 2 • March 16

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

Corporate/Promotional Code: R2A
on www.rsa-al.gov
Book Online and Save RSA \$4.



Make Your Vote Count! TRS Board of Control Election Information

Ballots for the Teachers' Retirement System (TRS) Board of Control regular election will be mailed by January 3, 2023, and must be returned to YesElections no later than 4:00 p.m., February 15, 2023. This election is for the Retired Position No. 2 held by Anita Gibson. The elected member will begin their three-year term of service on July 1, 2023.

Elected members to the TRS/PEEHIP Board will only be elected by members from the same category of the retirement system. To be eligible to vote for the Retired Position No. 2, you must be a former active member of the TRS and on the TRS retirement payroll.

Eligible members can vote by mail, phone, or the internet. Instructions will be included with the paper ballot. More information about the candidates can be found on the RSA website.

By submitting your vote, you are confirming that you are eligible to vote for the position based on your classification. If your classification is incorrect, please get in touch with the Elections Coordinator at 334.517.7192 or 877.517.0020. ●



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