



Vol. LI—No. 1

SERVING OVER 399,000 MEMBERS

July 2025

RSA's Hotels & Resorts All In the Top 10% of Brand

SOURCE: PCH HOSPITALITY

Marriott: Auburn Marriott Opelika Resort & Spa at Grand National is ranked #1, and Montgomery Marriott Prattville Hotel & Conference Center at Capitol Hill is ranked #21 out of 331 in North America.

Renaissance: Renaissance Birmingham Ross Bridge Golf Resort & Spa is ranked #2, Renaissance Mobile Riverview Plaza Hotel is ranked #3, The Battle House Renaissance Mobile Hotel & Spa is ranked #4, Renaissance Shoals Resort & Spa is ranked #6, and Renaissance Montgomery Hotel & Spa at the Convention Center is ranked #7 out of 91 in North America.

Autograph Collection: Grand Hotel Golf Resort & Spa, Autograph Collection is ranked #4 out of 158 in North America. ●

U.S. Senator Tuberville and U.S. Senator Britt **HELP!**

BY DAVID G. BRONNER

Please do not kid yourself! The One Big Beautiful Bill Act, as passed by the U.S. House and under consideration by the U.S. Senate, will dramatically gut Alabamians and destroy their lives.

The House bill will do some positive things, like expand funding for the Marshall Space Center and improve U.S. Defense spending, but it also harms 20 percent (one million Alabamians) of those who live near or below the poverty line.

The bill slashes Medicaid (HEALTH INSURANCE), with 170,000 Alabamians losing healthcare, along with slashing the Supplemental Nutrition Assistance Program (SNAP)(FOOD) – 100% federally funded – affecting nearly 800,000 children, elderly, and disabled citizens.

U.S. Senators Tuberville and Britt, please do not allow this to happen in Alabama. ●

New Law Protects RSA Contributions from Misuse

BY NEAH M. SCOTT, LEGISLATIVE COUNSEL

A new Alabama law (Act 2025-367), sponsored by Sen. Tim Melson, was passed to protect the retirement contributions of public employees in the RSA. The law ensures that RSA-participating EMPLOYERS cannot take member contributions and use them for other purposes.

Starting October 1, 2025, it will be a Class C felony to misuse retirement contributions. This includes taking

funds meant for the RSA and spending them elsewhere or intentionally failing to send them to the retirement system. The penalty can be up to 10 years in prison and a \$15,000 fine.

Before this law, there was no specific criminal penalty for diverting retirement funds. There have been instances when a local government participating in the RSA kept member contributions and continually refused to submit

them. There was no penalty or recourse when this happened. This new law closes that gap and helps protect the integrity of the RSA. It sends a strong message: Member retirement contributions must be used only for retirement – not for anything else.

This change strengthens trust in the system and helps ensure that the RSA remains secure and financially sound for all its members. ●

The Musk DOGE Social Security Cuts Impact RSA Seminars

BY JO MOORE, DEPUTY DIRECTOR FOR ADMINISTRATION

RSA's Field Services Department presents informative seminars for our members throughout the state. The Retirement Preparation (Ret Prep) Seminars have been extremely popular and helpful for thousands of our members nearing retirement. We not only provide detailed individualized information about

RSA retirement benefits, but we also provide information about health insurance. In the past, we have had a speaker from the Social Security Administration (SSA) explain the benefits of this important federal program. Explanations of these benefits have been an important part of these seminars for many years.

Unfortunately, due to the federal budgetary cutbacks, the SSA can no longer provide a speaker for these seminars. At this time, we are working with our contacts at the SSA to provide this information virtually, and are hoping that they will be able to provide live speakers for our seminars in the future. ●

Health Benefits of Playing Golf

BY MARK FAGAN

The Golf and Health Project” by the World Golf Foundation combines research from such entities as The University of Edinburgh in Scotland’s Physical Activity for Health Research Centre and The Karolinska Institute in Sweden to demonstrate the health aspects of playing golf. This article summarizes the research on the health benefits of playing golf.

A round of golf (18 holes) involves around 6,000 steps if riding in a cart and up to 14,000 steps if walking. This moderate-intensity exercise meets the recommended daily physical activity for adults. Physical activity in golf helps lower blood pressure, improve cholesterol and blood glucose levels, enhance lung functioning, strengthen muscles, and improve coordination and balance. Swinging a golf club engages various muscle groups, promoting muscle tone and flexibility. Many golfers work out at the gym as a way to keep in shape and improve their game.

The strategic elements of golf stimulate cognitive function through the concentration needed to plan shots (calculating distances, terrain, and weather conditions). Regular golf enhances the immune system and stamina and helps people stay physically fit and mentally alert. Golfing with others fosters social interaction, which can combat feelings of loneliness and depression.

Playing golf can help slow the development of more than 40 major chronic diseases, such as type 2 diabetes, heart attacks, strokes, osteoporosis, colon and breast cancer, depression, anxiety, and dementia, for people of all ages. Golf’s combination of physical exercise, mental stimulation, social interaction, and enjoyment of nature offers a holistic approach to health that can contribute to a longer, healthier life. Data from 300,000 Swedish golfers found that regular golfers had a 40% lower mortality rate compared to non-golfers, translating to an additional five years of life expectancy. Research links social activity with longevity.

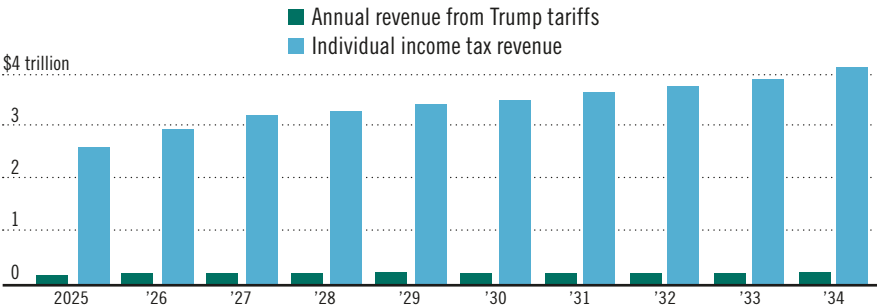
Globally, more than 100 million people now play golf. The National Golf Foundation says senior golfers (age 65 or older) totaled 5.9 million as of 2024, and their participation in golf has increased by 27% since 2019. One criticism levied against golf is the expense of playing the sport. Membership in a country club can involve expensive initiation fees and monthly fees. The RSA’s Robert Trent Jones Golf Trail provides beautiful golf courses that are open to the public with access for all. Rounds of golf on these courses are reasonably priced and allow play without initiation fees and monthly fees. ●

Tax Cuts & Tariffs

By: Richard Rubin | *The Wall Street Journal*

President Trump suggests tariffs can replace income taxes for most Americans.
One big problem: The math doesn’t work.

Projected annual federal income tax revenue versus estimated annual revenue from President Trump’s tariffs



Note: CBO estimate assumes that expiring tax cuts are not extended. Tariff revenue represents conventional revenue (before incorporating the negative effects of tariffs on the U.S. economy).

Sources: Tax Foundation (tariff revenues); Congressional Budget Office (income tax revenue)

Alabama Success Stories

Alabama Appleseed provides freedom, hope, and support to people needlessly incarcerated

BY CARLA CROWDER, EXECUTIVE DIRECTOR, ALABAMA APPLESEED

Back in the 1980s, criminal laws in Alabama dictated that Larry Garrett was so dangerous he needed to be removed from society and incarcerated for the rest of his life following burglary convictions. Fortunately, those laws were mistaken and Mr. Garrett was released in 2022 from a sentence of life without parole. At age 71, he works as a driver for Western Express Inc., a trucking company.

Mr. Garrett, who served 36 years in prison for crimes with no physical injury, is one of more than 20 Alabamians successfully released from life without parole sentences and living safely in our communities. At Alabama Appleseed Center for Law & Justice, we have developed a legal reentry program that both creates second chances for older, rehabilitated individuals and saves the state millions in prison costs. It's estimated that housing a prisoner over age 50 costs about \$60,000 per year.

What we have learned along the way is that Alabama is needlessly incarcerating people at great fiscal and moral costs. Each new client who walks away from a maximum-security prison into a life of hope and opportunity is a testament to this truth. No one has returned to prison.

Three clients are now married. Nine have meaningful employment, including 63-year-old Alvin Kennard, who has proudly worked at a Bessemer Ford dealership as head buffer for years, beautifying wrecked F-150s to look brand new. Our youngest client, 43-year-old Delvecchio Baylor sits on the President's List at Lawson State Community College, where he's earning his HVAC degree while working part-time at a construction company,

part-time as a barber, and full-time as the son of an elderly mother who missed him dearly for 25 years. Back in 2021, we were so impressed with our client Ronald McKeithen that we hired him to assist in our reentry program. He's recently been appointed to the Alabama Reentry Task Force.

Fourteen of our clients are over 65, thus we regularly navigate the specialized

belt out Fleetwood Mac songs in his gravelly voice.

The severe problems in Alabama's prison system have been well documented and need not be repeated here. What is rarely shared, however, are the stories of people who survived decades in prison, refused to give up and grow bitter, and are out among us as beacons of redemption and light. Our client James Jones, age 77,

who is battling cancer even as he enjoys his first months of freedom in 43 years, put it this way: "I hope that my life has been impactful for some. That I leave a legacy, not just of being an ex-con who spent so many years in prison, but of how I look at life and how I've treated people."

Alabama Appleseed is a 501(c)(3) non-profit whose mission is to confront unjust systems through research, bridge building,

and advocacy to create an Alabama that prioritizes justice and opportunity. For more client success stories, visit alabamaappleseed.org or secondchancealabama.org.

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. ●



world of geriatric reentry. Finding safe housing for elderly, long-term incarcerated people seemed daunting when we started. We knew these folks in their 70s and 80s did not need to be incarcerated, but as a small nonprofit, could we figure out their care?

Indeed, we could.

In 2022, we secured release for Robert Cheeks, who had been warehoused in the infirmary at Donaldson prison for more than a year, never seeing sunlight. He exited on a walker and soon after celebrated his 80th birthday. Thanks to a savvy social worker, we were quickly able to secure a Medicaid-funded placement in a skilled nursing facility. Debilitated by standing for 30 years while working in the prison chow hall, Mr. Cheeks deals with a lot of pain. But he finds joy in Miley Cyrus' music, *National Geographic*, popscles, and visits to Birmingham's Railroad Park. And we find joy in listening to him

WANT TO HELP?



A FREE CAR TAG

Tired of that worn-out dealer tag on the front of your car? Would you like to help the RSA and our Alabama Tourism Department advertise "Alabama's Robert Trent Jones Golf Trail" on your front bumper?

If so, call to request a tag at 334.517.7000 or 877.517.0020, or write: Tag, P.O. Box 302150 | Montgomery, AL 36130-2150

You Need a Summer Break at RSA's Outstanding Hotels, Spas, and RTJ Golf



Member Hotel
Discounts Webpage

RETIREMENT SYSTEMS OF ALABAMA
201 SOUTH UNION STREET
P.O. BOX 302150
MONTGOMERY, ALABAMA 36130-2150

PRST STD
U.S. POSTAGE
PAID
MONTGOMERY, AL
PERMIT NO. 402

ENJOY YOUR SUMMER A Special Deal FOR RSA MEMBERS

The Battle House,

A Renaissance Hotel \$129

- July 1-3, 6-12, 18-20, 27-31 • August 1-18, 22-27
- September 1-3, 6-14, 22-24, 28-30

The Battle House RSA Spa Package \$244

- July 1-2, 7-9, 28-30 • August 4-6, 11-13, 25-27
- September 1-3, 8-10, 22-24, 29-30

Riverview Plaza \$119

- July 6-12, 18-20, 25-27
- August 3-5, 7-13, 18-20, 26-31
- September 1-9, 15-17

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

- July 1-2, 8-9, 13-14, 20-21
- August 3-5, 10-11, 20-21, 24-25
- September 7-8, 14-16, 21-23

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

- July 1-2, 8-9, 13-14, 20-21
- August 3-5, 10-11, 20-21, 24-25
- September 7-8, 14-16, 21-23

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

- July 1-2, 8-9, 13-14, 20-21
- August 3-5, 10-11, 20-21, 24-25
- September 7-8, 14-16, 21-23

Renaissance Shoals \$119

- July 6-7, 13-14, 27-28 • August 10-11, 17-18, 24-25
- September 1-4, 14-15

Renaissance Shoals RSA Spa Package \$229

- July 6-7, 13-14, 27-28 • August 10-11, 17-18, 24-25
- September 1-4, 14-15

Renaissance Ross Bridge \$129

(plus a 15% resort fee effective Sept. 1)

- July 3, 8-9, 13, 20, 23-24, 27-28
- August 3-5, 10-11, 24-27
- September 1-4, 7, 11, 21, 28-30

Renaissance Ross Bridge RSA Spa Package \$260 (plus a 15% resort fee effective Sept. 1)

- July 14, 28 • August 3, 10, 24 • September 28-30

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.

- July 5-6, 20-23 • August 10-11, 17-18, 24-25
- September 1-2, 7-8, 21-22

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

- July 20-21, 23 • August 10-11, 17-18, 24-25
- September 1-2, 7-8, 21-22

Prattville Marriott \$109

- July 6-7, 13, 18-21, 27-28 • August 3, 7, 10-13, 28-29
- September 1-3, 5-6, 24-25

Renaissance Montgomery \$129

- July 1-3, 6-9, 10-11 • August 3-6, 10-11
- September 1-2, 27-30

Renaissance Montgomery RSA Spa Package \$244

- July 1-3, 9-11 • August 5-6 • September 2, 27, 30

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.

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@RSAALGOV

PEAK FREE TRADE

Trade agreements drove U.S. tariffs
down in the 2000s.

1.2%

AVERAGE U.S. TARIFF RATE
ON IMPORTS IN 2008

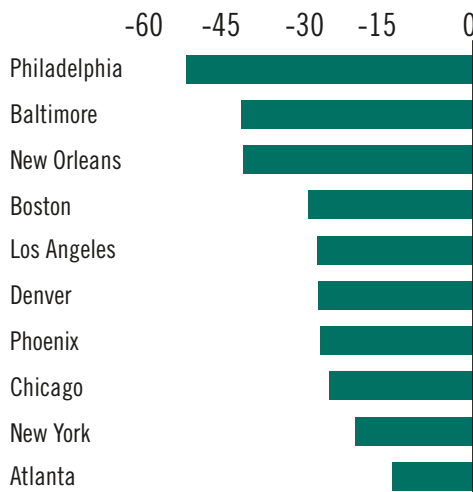
8.4%

ESTIMATED AVERAGE 2025 TARIFF RATE
BASED ON TRUMP'S PROPOSALS

Source: Tax Foundation

A lot less carnage – Homicides

U.S. cities, homicides
% decrease 2021–24



Source: Real-Time Crime Index



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