

Favorite Alabama Spas

Three RTJ hotel spas have been named Favorite Alabama Spas by “Spas of America” and were verified by *Travel & Leisure* and Google customer ratings.

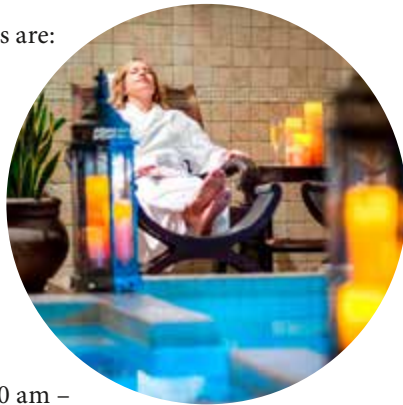
“Spas of America” has just released a list of their favorite spas in the country by state. The three that came out on top in Alabama are: The Spa at Ross Bridge (Birmingham), The Spa at Grand National (Opelika), and The Spa at the Shoals (Florence).

The spas operating hours are:

ROSS BRIDGE Sun-
day – Thursday: 9 am – 6
pm; Friday & Saturday:
9 am – 8 pm

GRAND NATIONAL
Wednesday – Saturday:
10 am – 6 pm; Sunday:
10 am – 4 pm

THE SHOALS Monday: 10 am –
5 pm; Tuesday – Thursday: 10 am – 7 pm;
Friday & Saturday: 8 am – 8 pm; Sunday: 10 am – 4 pm ●



Middle Class Gets the Most from Medicare

SOURCE: UNIVERSITY OF MICHIGAN RETIREMENT AND DISABILITY RESEARCH CENTER

This is a fact of retirement life: Older Americans haven’t paid as much into Medicare and Medicaid as government spends on their healthcare and nursing home stays. But it is middle-class retirees who get the most out of the system, according to a new study.

The middle class is defined as the second, third, and fourth of the five earnings groups the researchers analyzed in this study. The annual data used to calculate the health spending and payment estimates for this analysis are adjusted for inflation.

Middle-income households receive about \$230,000 to



Legislators Please Continue the Progress

BY DAVID G. BRONNER

Decades ago, when I was a young man, Governor Wallace gave me some insight into the Legislative process. He said that Legislative sessions were easier when the state was nearly broke and much more difficult when we had a small surplus! Why? He felt, and correctly so, with so many problems the state had, everyone wanted “their” problem solved, which caused trouble among Alabamians.

As I have stated in the last couple of years, Alabama has more funds available than at any time in its history, but only for two or three more years. We must act with sound common sense, like Alabama’s Governor and Legislature did with the first gift from the Federal Government. They spent wisely on decade-old problems: prisons, water and sewer issues, and broadband, which will continue to improve our state.

Clearly, the road ahead is uncertain in today’s world; therefore, a sound allocation of these federal funds is essential to our future. Just look at the last two years. 2021 was the ultimate “party on Wall Street” with the best returns in decades, followed by 2022 with the worst overall returns and nowhere to hide!

From roads and bridges to tourism, Alabama’s progress has been outstanding. We can now see the start of progress in improvements made with the water and sewer problem and broadband. Let us continue this march forward in pre-k and education in general and improve the funding of competitive salaries to attract State Police, mental health professionals, and correction personnel. It is impossible to have safe prisons without adequate staff!

Last year, 18 new laws were passed that lowered the state’s revenue by \$160 million a year going forward. This does not make the grade of using conservative common sense, especially knowing we pay among the least taxes in America, 49th to be exact! Solve our legacy problems with these federal funds, and let Alabama be the leader it deserves. ●

Virginia Golfer Highlights RTJ

Trail Hopping by Chris Lang

The subject came up at dinner the first night we gathered in Alabama, at the Grand Hotel Golf Resort in Point Clear, just south of Mobile. Our host wanted us to be prepared for one particular shot as we traversed the state and visited multiple sites on the famed Robert Trent Jones Golf Trail – the opening tee shot on the Judge Course at RTJ Capitol Hill.

Still, I don't think I was prepared as we rounded the corner and reached the first tee. Standing on that tee box, the world unfolds below you – trees to the left, an arm of the Alabama River far to the right.

It's like hitting off a cliff, and you can only hope you hear the thud of your ball hitting the fairway 200 feet below you.



From magnificent views from the first tee at the Judge, to peaceful lakeside views on the Lake Course at Grand National in Opelika, the RTJ Trail in Alabama has a

little bit of everything for everyone. With 26 courses spread over 11 sites all over the Yellowhammer State, the mix-and-match possibilities are endless...

Jones' fingerprints can be found across Virginia as well, including at the club bearing his name in Gainesville that will host the 2024 Solheim Cup and at the Golden Horseshoe's Gold Course in Williamsburg...

(Editor's Note: The Virginia Golfer is the official publication of the Virginia State Golf Association as a service to its more than 72,000 members. This article was six pages, with nine pictures.) ●

MIDDLE CLASS GETS THE MOST FROM MEDICARE continued from page one

\$260,000 more in Medicare and Medicaid benefits, on average, during their retirement years than the total amount they've paid in. Their contributions consist of the Medicare payroll and income taxes deducted from workers' paychecks, the portion of their federal and state income taxes devoted to Medicare and Medicaid, and the Medicare Part B and D premiums they are paying in retirement.

The net benefit of the programs to the middle class dwarfs the \$153,000 in average net benefits for retired households in the top fifth of the lifetime earnings distribution, and it also exceeds the \$196,000 gain for the bottom fifth.

Americans over 65 receive a third of all the medical care provided in this

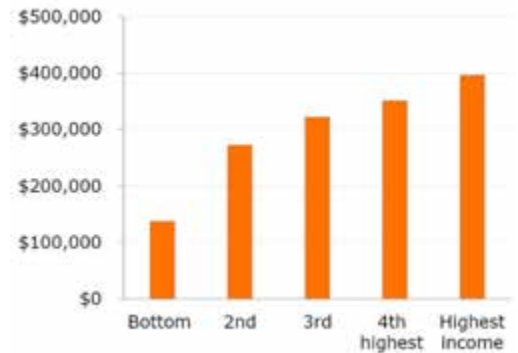
country. This new research, funded by the U.S. Social Security Administration, uses government administrative data to compare the benefits of Medicare and its smaller companion program, Medicaid, for each earnings group.

There are two reasons the middle class gets the most from the system. First, although the top earners live the longest and receive the most medical care, the middle class lives almost as long and ends up receiving a significant amount of care.

Second, the taxes the middle class pays to fund Medicare and Medicaid are less than is paid by the top earners. Middle-income workers and retirees have a lower marginal tax rate for the portion of their federal and state income taxes that go toward retiree medical care. And because their earnings are lower, they pay less in total for the Medicare payroll tax, which provides the same health benefits for everyone but is a fixed percentage of a worker's income. The less someone earns, the less they pay for their future medical care.

Low-income retirees might at first glance seem to be the biggest beneficiaries, since they have paid the least in taxes over their careers

Medicare and Medicaid Spend the Most on High-income Retirees' Healthcare

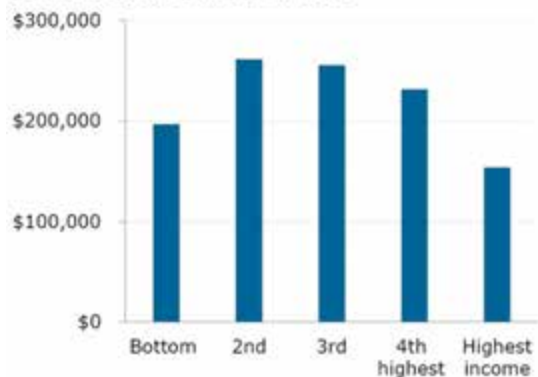


Source: University of Michigan Retirement and Disability Research Center

and are far more likely to need the means-tested Medicaid program to cover the medical care that Medicare doesn't cover, including expensive nursing homes. However, low-income retirees get less than the middle income group from the program because they have the shortest life span. Although they tend to be in poorer health, they don't require as much health care overall as other retirees. The analysis is complicated but the researchers' message is clear. "The largest beneficiaries of Medicare and Medicaid are those in the middle of the income distribution."

To read this study, authored by Karolos Arapakis, Eric French, John Bailey Jones, and Jeremy McCauley, see "How Redistributive are Public Health Care Schemes? Evidence from Medicare and Medicaid in Old Age." ●

Middle Class Retirees Get Biggest Net Gain from Medicare and Medicaid



Note: Net gain is total Medicare and Medicaid spending on health care minus total payroll taxes and Medicare premiums paid.
Source: University of Michigan Retirement and Disability Research Center

Alabama Success Story

Junior Achievement

BY THOMAS HARRIS, JA OF ALABAMA BOARD MEMBER

Though it remains to be seen how the pandemic impacts the careers and finances of Gen Z and Gen Alpha, some things can be done now to help them better manage the transition from school to work to life beyond in the coming years. For instance, while youth development organizations like Junior Achievement (JA) are not experts in mental health, volunteer-based mentoring models, and social-emotional learning (SEL) approaches similar to those used by Junior Achievement have been shown to help support the mental well-being of young people who participate in them. When it comes to addressing inequity, JA Alumni who are Black, Hispanic/Latino, and female report Junior Achievement had a positive impact on their decisions to pursue further education after high school, their career decisions, their personal and professional development, and their confidence in managing money.

The optimal time to teach life concepts like working with money, making the connection between education and careers, and entrepreneurship is when learners are young and still in school.

There is ample research to support the premise that children and teens are faster learners than adults, especially when it comes to new subject matter. Not teaching these concepts to young people is a failed opportunity that will have a societal cost down the road. Junior Achievement uses a pathways approach when delivering its programs that focus on financial literacy, work and career readiness, and entrepreneurship. JA programs are designed to engage students over multiple grades, from a student's first day in Kindergarten throughout their K-12 years, preparing them for the transition to postsecondary education and work, and adulthood. JA programs focus on critical life skills, like how to manage money, how to prepare for a job or career, and even how to start a business. As adults, we read and use math every day. We also deal with money, jobs, and business every day. Unlike reading and math, which are taught at every grade level in elementary, middle, and high school, lessons about money, jobs, and business are not. Alabama's educators work very hard every day to cover the basics. Yet they need our help to bridge

the classroom with the world that awaits. The JA approach is designed to help address this gap, with volunteer-delivered curriculum, aligned with standards, that is provided at no cost to schools. Volunteers are mostly business professionals from the community who are typically well-versed in money management, business concepts, and the connection of education to future career success.

Since 1954, Junior Achievement has been making connections to inspire and prepare young people for success. We are excited to continue the partnership between our educators and our business community. Together, we will build a generation of self-sufficient, career-capable youth ready to make Alabama the greatest place to live, work, and do business in the country.

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. ●

History of Cambrian Ridge on the Trail

BY MARK FAGAN

Greenville's Cambrian Ridge (27 holes) opened in October 1993 as the 6th site on the Trail. It is 4 miles west of I-65, 40 minutes south of Montgomery, and halfway between Birmingham and Mobile. The site includes hills and valleys with extreme elevation changes, which are very unusual for south Alabama. Cambrian Ridge is an ancient geological feature that partitions the golf complex. The clubhouse sits on the highest point for miles and offers striking views of the surrounding forests. There is no RSA hotel affiliated with this golf complex.

In 1988, the Greenville City Council's Golf Course Feasibility Committee (including current Mayor Dexter McClendon) began work on securing a golf course at Sherling Lake Park (278 acres). The Alabama Department of Conservation and Natural Resources (ADCNR) transferred title to this park to Greenville in 1970 with an agreement for it to remain a recreational area. In late 1990, Mayor Ernie Smith invited Dr. Bronner to consider the property for a site on the Trail. Bronner liked the site and began negotiations for a golf complex there. In December 1991, after many negotiations, an agreement was reached.

The city agreed to work with Butler County and the state to improve Alabama Highways 185 and 263, County Roads 44 and 73, and extend utilities to the golf complex. The city obtained an agreement through ADCNR to use Sherling Lake Park for golf

holes around the lower lake for the Trail site and to center other recreational activities at the upper lake. Campsites, comfort stations, boat rentals, picnic shelters, playground equipment, and walking trails would be provided. This property would be annexed into the Greenville city limits.

There are three 9-hole courses (Canyon, Loblolly, and Sherling). A 50-yard-wide gorge with ochre boulders splits Sherling's 9th hole and Canyon's 9th hole. Ponds are found in front of several greens, and creeks flow through the property. Giant loblolly pines dominate the Loblolly Nine, the Canyon Nine winds through a canyon, and the Sherling Nine plays around Lake Sherling. Sherling's hole 3 and Canyon's hole 9 each drop some 250 feet from tee to fairway. The 22,000 sf clubhouse has a golf shop, dining room, locker room, veranda, and cart storage. The expansive practice range sits on a high point of the property providing great views of several golf holes and surrounding terrain.

Commercial development has occurred at Greenville's Exit 130 on I-65 since this complex opened. There were 14 restaurants, several motels, and other retail outlets at the end of 2014 that were not there in 1990. Greenville's collection of lodging and sales taxes has increased significantly since the opening of Cambrian Ridge. This increased revenue helped finance Greenville's new high school. ●



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



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Discounts Webpage

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FOR RSA MEMBERS

The Battle House,

A Renaissance Hotel \$129

- March 3-7, 12-21, 26-31 • April 1, 5-13, 16-18, 23, 30
- May 1-10, 14-18, 21-24, 28-30

The Battle House RSA Spa Package \$244

- March 6-7, 13-15, 27-29 • April 5, 17-18
- May 8-10, 15-17, 22-24, 30

Riverview Plaza \$119

- March 5-8, 17-21, 26-27
- April 1, 5-7, 8-9, 23, 26-27, 30
- May 1-10, 19-24, 29-31

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

- March 1-2, 5, 8-9, 19 • April 5-6, 10, 23-24, 30
- May 1-2, 7, 14-15, 24, 29-30

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

- March 1-2, 5, 8-9, 19 • April 5-6, 10, 23-24, 30
- May 1-2, 7, 14-15, 24, 29-30

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

- March 1-2, 8-9 • April 5-6 • May 24, 30

Marriott Shoals \$119

- March 5-6, 12, 19, 26 • April 2, 9-10, 16, 30
- May 6, 14, 21, 29-30

Marriott Shoals RSA Spa Package \$229

- March 5-6, 12, 19, 26 • April 2, 9-10, 16, 30
- May 6, 14, 21, 29-30

Renaissance Ross Bridge \$129

- March 5, 8-9, 12-16, 19-22, 24-26
- April 2-3, 6, 9, 16, 23-25, 30
- May 7, 14, 17-18, 21, 29-30

Renaissance Ross Bridge RSA Spa Package \$260

- March 5, 8, 19-22 • April 2-3, 16, 23-25 • May 7, 21

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

- March 12-14, 26-27 • April 2-3, 9-10, 16
- May 1-2, 18-19, 30

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

- March 12, 26 • April 2, 9, 16 • May 18-19

Prattville Marriott \$99

- March 16, 19-20, 26-27 • April 2, 8-9, 16, 30
- May 14-15, 21, 28-29

Renaissance Montgomery \$129

- March 5, 12, 16, 26-27, 30 • April 6-10, 30
- May 7-8, 14, 28-29

Renaissance Montgomery RSA Spa Package \$244

- March 16, 30 • April 6-8 • May N/A

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

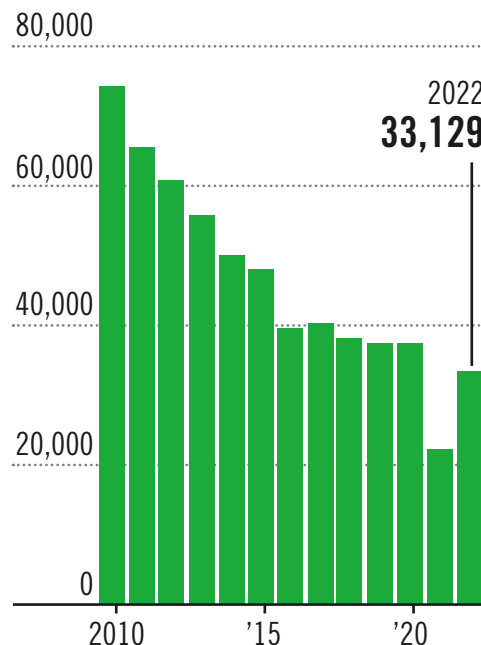
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TRS Board of Control Runoff Election

There will be a runoff between Anita Gibson, incumbent, and Donna Lynn Dyess for Retired Position No. 2. Runoff ballots will be mailed to all eligible voters by March 13, 2023, and will be due to YesElections by 4:00 p.m., April 18, 2023. Election information can be found on the RSA website at rsa-al.gov.

Homeless Veterans in the U.S.



Source: Department of Housing and Urban Development



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Jo Moore
Deputy Director – Investments
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