



The ADVISOR

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SERVING OVER 358,000 MEMBERS

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Golf Magazine Showcases Ross Bridge

BY ERIC JOINER WEST, *BUSINESS ALABAMA*

Renaissance Ross Bridge Golf Resort & Spa has been named to *Golf Magazine's* 100 Best Golf Resorts in North America.

Located in Hoover, Ross Bridge was ranked as one of the top 25 Buddy Trips in North America.

Part of the Robert Trent Jones Golf Trail developed by the Retirement Systems of Alabama, this was the first time Ross Bridge was named to *Golf Magazine's* listing. More than 3,700 golfers reviewed 250 golf resorts across North America for *Golf Magazine's* ranking. Once the selection process was complete, the magazine's panelists and editors then categorized the locations into luxury, buddies, general excellence, and family categories.

"To be compared with iconic golf venues such as Pebble Beach, Pinehurst, Bandon Dunes, Broadmoor, Greenbrier, and others showcases the quality of golf

experience we deliver in Alabama," said John Cannon, president of the Robert Trent Jones Golf Trail.

Ross Bridge, designed by Bobby Vaughan and Roger Rulewich on 330 acres, is one of the longest courses in the world at 8,191 yards, but offers multiple tees for golfers of all levels. Carved into the rolling terrain of the Shannon Valley, the golf course features 10 holes along the banks of two lakes. Considerable elevation change combines with the water and other natural obstructions to make the course a challenge.

Located on the heart of the course is the Renaissance Ross Bridge Golf Resort & Spa, which features 259 rooms with 15,500 square feet of meeting space, a fitness center, and The Spa at Ross Bridge, offering custom treatments.

Over the past 27 years, the Robert Trent Jones Golf Trail has welcomed more than 13 million golfers to Alabama. ●

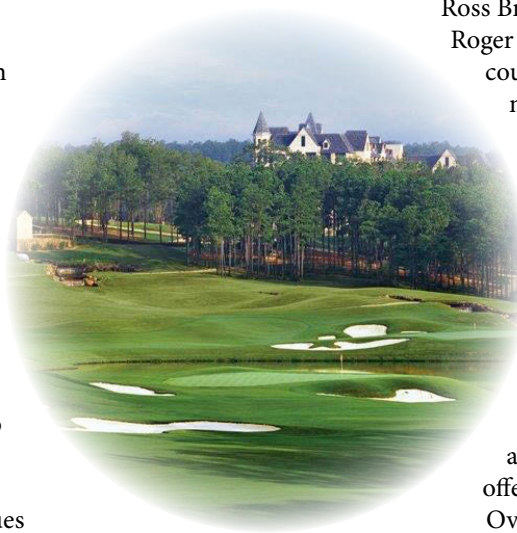


Photo by Michael Clemmer

Identity Fraud: Prevention and Recovery

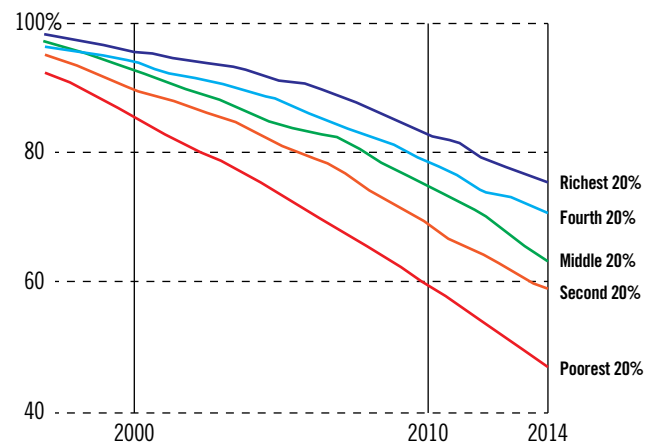
BY DR. MARK FAGAN

Identify fraud is committed when someone steals personal information and uses it to open new credit accounts, take out new loans, access bank or retirement accounts, steal tax refunds, seek medical services, or commit crimes in a false name. Charges to credit cards and bills left unpaid are reported to the credit bureaus. Existing bank accounts can be drained and bad checks written on a new account. Bankruptcy can be filed under false names and phone, and other utility services can be set up in false names.

Identity thieves steal wallets or purses; steal mail and search trash for statements, preapproved credit card offers, and tax information; fill out change-of-address forms to forward mail;

The Richer You Are, the Longer You Live

Survival rates over time of Americans age 51 to 61 in 1992, by wealth quintile.



Source: Government Accountability Office

CONTINUED ON PAGE TWO

Identity Fraud: Prevention and Recovery CONTINUED FROM PAGE ONE

buy personal information obtained from a company security breach; obtain personnel records from a victim's place of employment; swipe personal information through unsecured websites or public Wi-Fi; and "phish" for information with phony emails, text messages, and websites designed to steal information.

Online shopping, online banking, and online management of any account can lead to identity theft. Only shop on websites where the lock signal in your browser's address bar signals the website is secure. However, no website is completely secure from criminals. Limit personal information on social media. Use strong passwords for online accounts. These are long and use a combination of upper case, lower case, numbers, and special characters.

To help protect passwords, consider a password manager app or program. These are websites or apps that store passwords and encrypt them so app or site administrators can't see them. This makes it more difficult for thieves to steal passwords. They may also come with password generators.

Unsecured public Wi-Fi networks make it easy for thieves to get your personal information. Turn off your Wi-Fi

or use a personal verified private network (VPN) service. This allows access to public Wi-Fi using a private browser. VPN services are often included in anti-virus software. If you must use public Wi-Fi without a VPN connection, avoid mobile banking, bill paying, or any sites that use personal information.

Spyware and malware involve unsolicited messages with malicious links or attachments. If the link is clicked or the attachment is opened, software gets installed on your computer and extracts personal information. The best antivirus software blocks these programs, provides a Firewall that protects against unauthorized access to personal information, and provides assistance if the device is compromised.

Check your credit reports from Equifax, Experian, and TransUnion for any accounts you don't recognize. You can get a free copy annually through annualcreditreport.com. Place a security freeze and a one-year initial fraud alert on your credit reports to prevent new accounts. This is done at no charge at Equifax.com, Transunion.com, and Experian.com and can be temporarily lifted online if you need credit. These do not impact your credit score.

If you are the victim of identity theft, report it to the Federal Trade Commission (identitytheft.gov). You can receive an identity theft report, a recovery plan, and receive form letters for creditors. File a report with credit bureaus to repair damage. Change passwords to all online accounts. File a police report to launch an investigation and establish the paper trail for contesting charges and repairing credit. Notify your state Attorney General for resources. Close fraudulent accounts, remove fraudulent charges from accounts, correct your credit report, report a misused SS number, stop debt collectors, and replace IDs.

Credit card companies offer fraud protection for stolen credit cards or credit card numbers. Liability for unauthorized charges is limited to \$50, depending on when the loss is reported. Federal regulations require banks to reimburse for unauthorized withdrawals, though the theft must be reported. Banks have 10 business days to give a provisional credit and between 45 and 90 days to conduct an investigation. Bank fraud usually occurs when account passwords are stolen. Two-stage authentication is safer than only a password. Use debit cards over checks when possible. ●

Access Social Security From Anywhere

KYLLE' D. MCKINNEY, SOCIAL SECURITY PUBLIC AFFAIRS SPECIALIST

No matter where you are, know that you can access Social Security's online services anywhere you have an internet connection.

Our online services at www.socialsecurity.gov/onlineservices help you plan for the future. We're constantly expanding our online services to give you freedom and control in how you wish to conduct business with us.

You can go online to:

- Use our benefits planners to help you better understand your Social Security protections.
- Find out if you qualify for benefits.
- Estimate your future retirement benefits to help you plan for your financial future.
- Apply for retirement or Medicare quickly and easily.
- Open your personal *my Social Security* account.

A *my Social Security* account is the most versatile tool available. If you don't receive benefits yet, you can:

- Get your Social Security statement to review your earnings and make sure they're recorded correctly.
- Get a benefit verification letter to prove you don't receive Social Security benefits or that you applied but haven't

received an answer yet.

- Request a replacement Social Security card if you meet certain requirements.
- Check the status of your application or appeal a decision. If you receive benefits, you can:
 - Change your address and phone number.
 - Get a benefit verification letter to prove you receive Social Security benefits, Supplemental Security Income (SSI), or Medicare.
 - Change your direct deposit information.
 - Request a replacement Medicare card.
 - Request a replacement Social Security card if you meet certain requirements.
 - Get a replacement Benefit Statement (SSA-1099 or SSA-1042S) for tax purposes.

Sharing these online services with family and friends can make a difference in their lives. Many people still don't know about all the business they can do online with Social Security. If they have any questions, they can always start at www.socialsecurity.gov or go to our online services at www.socialsecurity.gov/onlineservices. ●

Alabama Success Stories

Woodland Wonders Nature Preschool

wp.auburn.edu/preserve/woodlandwonders/

The Kreher Preserve & Nature Center, or "KPNC," is a non-profit, outreach facility of Auburn University's School of Forestry & Wildlife Sciences, offering education, recreation, and leisure resources to the communities of Auburn, Opelika, Lee County, and the entire region. KPNC facilities include a pavilion, an amphitheater, a nature-based playground, a shaded picnic area, water fountains, restrooms, and two parking lots offering easy access to all the amenities.

With almost 120 acres of preserved and managed native forest, the KPNC offers visitors over 6 miles of hiking and running trails through beautiful woodlands and countless features such as a pond with boardwalk and small pier, 1800s-style homestead site with barn and organic garden, butterfly garden, wildflower meadow, several outdoor classrooms, benches with scenic overlooks, and many interpretive and educational kiosks throughout.

Visitors can participate in many events, workshops, and programs throughout the year. Rental opportunities ranging from birthday parties, to family reunions, to weddings are offered and customized for visitors to maximize their experience.

Memberships are available that offer many great benefits including free and discounted programs and events, discounts at nature centers across the U.S., eligibility for youth camps, discounts on facility rentals, free gifts, and more. And as a non-profit, the operations of the KPNC depend on the generous donations of its patrons and supporters. Donations can be made in person at Auburn University or online at the KPNC website.

The KPNC is located at 2222 N. College St., Auburn, AL 36830, and open every day of the year from dawn to dusk. The website, auburn.edu/preserve, offers detailed information on the history of the property, all of its amenities, events, and rental opportunities, as well as an interactive calendar and portal for registration to its many activities. In order to help preserve the natural wildlife of the facility, the KPNC does not allow dogs or other pets, or bikes.

In August, the Kreher Preserve & Nature Center introduced Auburn to the innovative and revolutionary concept of nature-based, emergent learning with the first Nature Preschool in East Alabama!

You may have heard of the nature preschool concept, a movement in innovative, child-led education sweeping across

the United States. The idea was first put to practice in Scandinavian countries over a decade ago but is only now beginning to take hold in the U.S. Today, there are estimated to be over 250 nature preschools across the country educating over 10,000 students annually.

Woodland Wonders, like all nature preschools, has one foundational principle to its organization: nature. All learning is done with and through nature, embracing the great outdoors as a classroom. Students will explore and uncover knowledge while immersed in the natural environment of the Kreher Preserve & Nature Center. Every rain puddle, butterfly, pine tree, and blade of grass has stories to tell and lessons to be learned!

2019 is the first year for Woodland Wonders Nature Preschool. They hope to add more students, more days per week, and more hours per day for the 2020/2021 school year. ●

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

Living Expenses in Retirement

Inflation has a big impact on how much you should expect to spend in your retirement years.

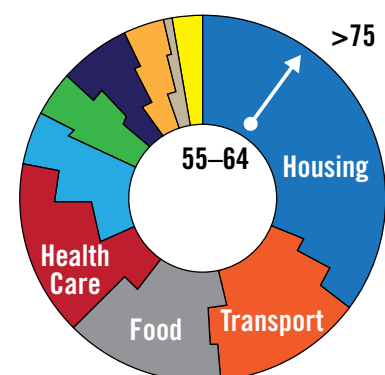
AVERAGE HOUSEHOLD BENEFITS & EXPENDITURES BY AGE, 2017

Social Security Income	55-64	65-74	>75
Pre-Tax Annual Benefits	\$ 8,185	24,400	25,057
Annual Expenditures	55-64	65-74	>75
Housing	20,127	18,068	14,692
Transportation	10,185	8,939	5,519
Food	8,514	7,360	5,960
Healthcare	5,777	6,723	6,475
Insurance & Pensions	8,705	4,091	2,020
Entertainment	3,444	3,327	1,657
Contributions	2,357	2,275	2,648
Apparel, Personal Care, Services	2,470	2,146	1,458
Reading & Education	1,763	613	426
Other	1,632	1,453	995
	\$ 64,974	54,995	41,850

IMPACT OF INFLATION ← (Projected Value of \$54,995 in 2017 at Future Retirement Years)

2030	2035	2040	2045	2050	2055	2060
71,142	78,546	86,722	95,748	105,713	116,716	128,864

Expenditure Percentage by Age



Source: U.S. Bureau of Labor Statistics
2017 Consumer Expenditures Survey
Average adults (>18 yrs.) per household:
2.0 (55-64), 1.8 (65-74), 1.6 (>75)
Inflation impact illustrated at the Federal Reserve's current 2% target rate



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

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ENJOY YOUR FALL/WINTER A Special Deal FOR RSA MEMBERS

The Battle House,

A Renaissance Hotel—Mobile—\$119

- November 1, 8-14, 16-20, 22-30
- December 6-12, 15-19, 22-29
- January 1, 5, 17-18, 26, 28

The Battle House—RSA Spa Package—\$207

- November N/A Spa Renovation
- December N/A Spa Renovation
- January 28

The Renaissance Riverview Plaza—Mobile—\$109

- November 1-2, 10-14, 17-27
- December 1-3, 9-19, 22-26
- January 1, 7-9, 12-13, 17-18, 29

Grand Hotel—\$127 plus a 15% resort fee

- November 3-4, 10-12, 15-21, 24-26
- December 6-12, 15-30
- January 1-2, 5-12, 20-26, 30-31

Grand Hotel—RSA Golf Package—\$199

plus a 15% resort fee —Promotional code—R2A
Includes: Deluxe Room, One Round of Golf for Two People.
Call for Tee Times after booking package

- November 3-4, 10-12, 15-21, 24-26
- December 6-12, 15-30
- January 1-2, 5-12, 20-26, 30-31

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

- November 3-4, 10-12, 15-21, 24-26
- December 6-12, 15-30
- January 1-2, 5-12, 20-26, 30-31

Marriott Shoals—Florence—\$109

- November 3, 10, 17, 24
- December 1, 8, 15, 19, 22-26, 29-30
- January 1-3, 7, 14, 21, 30

Marriott Shoals—RSA Spa Package—\$210

- November 3, 10, 17, 24 • December 1, 8, 15, 22, 29
- January 2-3, 7, 14, 21, 30

Renaissance Ross Bridge—Hoover—\$119

- November 1-3, 7, 10-20, 22-30 • December 1-5, 7-31
- January 1-12, 15-19, 22-26, 30-31

Ross Bridge—RSA Spa Package—\$223

- November 3, 10-13, 17-20, 24-27
- December 1-4, 8-11, 15-18, 22-25, 29-31
- January 1, 5-8, 12, 15, 19, 22, 26

Auburn/Opelika Marriott—\$109

- November 3-6, 10-14, 17-21, 24-28
- December 1-2, 9-12, 15-31 • January 1-7, 12-31

Auburn/Opelika Marriott—RSA Spa Package—\$201

- November 3-6, 10-14, 17-21, 24-28
- December 1-2, 9-12, 15-19, 22-26, 29-31
- January 1-3, 6-7, 13-17, 20-24, 27-31

Prattville Marriott—\$89

- November 3, 10, 15-17, 22-30
- December 1, 5, 8, 15, 19-30
- January 1-5, 9-12, 16-20, 26

Renaissance Montgomery—\$119

- November 3, 11, 17, 26 • December 1-2, 22-26, 29-30
- January 1-4

RSA Spa Package—\$209—Promotional code—R2A

- November 26 • December 26 • January 2-4

Specific room requests may require additional charge.

Rates available the 1st of the month and
are not applicable to groups.

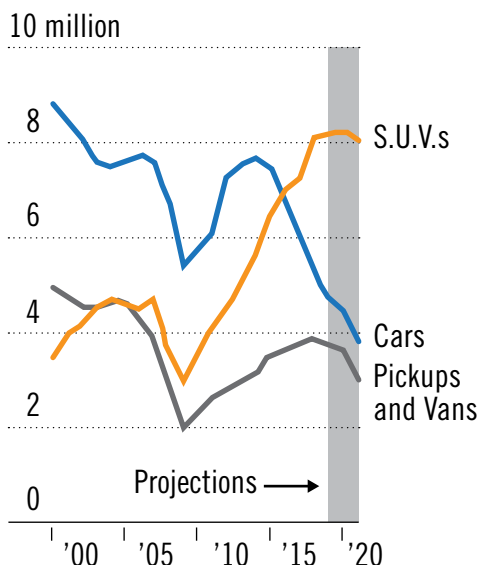
800-228-9290 Ask for RSA rate. **Promotional
Code: R2A** on www.rsa-al.gov

Book Online and Save RSA \$4.

Member Hotel
Discounts Webpage



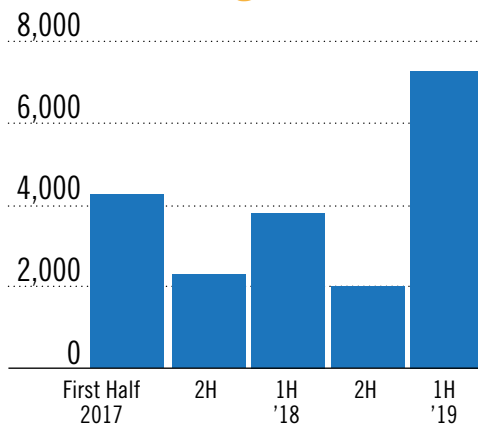
Annual Auto Sales




Source: Alix Partners

The New York Times

Estimated Number of Retail Store Closings in the U.S.



Source: BDO



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