



The ADVISOR

TEACHERS, EMPLOYEES, and JUDICIAL



Vol. XLVI—No. 4

SERVING OVER 370,000 MEMBERS

October 2020

The Key Supporter of Alabama and RSA

EDITORIAL

RICHARD SHELBY: UNITED STATES SENATOR FOR ALABAMA



Senator Richard Shelby

Senator Richard Shelby, Alabama’s longest serving senator, has been an instrumental leader for our great state throughout his tenure in Congress.

Senator Shelby, currently serving his sixth term, was elected to the United States Senate in 1986 and is the chairman of the Senate Committee on Appropriations. He formerly served as chairman of the Senate Banking, Housing, and Urban Affairs

Committee, the Senate Select Committee on Intelligence, and the Senate Committee on Rules and Administration.

A faithful and dependable friend to the people of Alabama, Senator Shelby’s tenure in the U.S. Senate will leave a legacy unmatched in our state’s history. Numerous Alabama cities and projects have been transformed because of his efforts, and Alabama has been forever changed for the better because of his leadership.

Senator Shelby’s steadfast support to expand the Alabama State Port Authority’s navigation channel will have an exponential economic impact for decades and generations to come. Shelby states that the “completion of this historic project will transform Alabama, expanding economic opportunities throughout our state and the region. Further, the modernization of Alabama’s primary port will increase the United States’ competitiveness in the global market.”

In North Alabama, Huntsville, now on track to becoming the largest city in the state, will reap the benefits from Shelby’s efforts well into the future. Senator Shelby’s resolute support of the defense and aerospace communities has largely fueled the region’s recent growth, not only on Redstone Arsenal but the surrounding industries that support the military and warfighter.

The *Washington Post* wrote that “The principal architect of the flow of FBI staff to Alabama’s Redstone Arsenal complex is Sen. Richard C. Shelby (R-Ala.), the powerful chairman of the Senate Appropriations Committee who has shepherded the project through approvals and secured \$1.1 billion in funding for it over the past four years.”

Furthermore, Senator Shelby is and has been a leader in ensuring that Alabama’s workforce can compete in our ever evolving global marketplace. Senator Shelby has had a lasting impact on the state’s education system as he has directed billions in federal funding for STEM

Tier II Teachers Deserve a Better Pension

BY DAVID G. BRONNER

Alabama has been struggling for years with a well-documented teacher shortage. For the past two years, concerned legislators and education associations have tried to pass legislation to improve Tier II retirement benefits to help with this shortage. Now, with the additional challenges that education employees face due to the COVID-19 pandemic and the lack of students going into the teaching profession, this situation will get worse.

Schools need all the tools necessary to make sure that they can find and keep great education employees. Improving Tier II retirement benefits is one of those tools. **The proposed improvements can be made** without large increases in costs to employers but would have a significant impact **by allowing 30-year retirement and conversion of sick leave** for retirement credit, both of which are essential to keeping teachers in the classroom.

Another critical improvement is to allow a member’s beneficiary to receive a better benefit – Option 2 – if the member dies while in active service. Currently, that teacher’s beneficiary would receive Option 3. This can help retain retirement-eligible education employees that want to continue working but are worried about not being able to provide for their families if something happens to them prior to retirement. With the health uncertainties for many older employees, this change would be extremely important.

Local governments have already taken steps to make sure they can better recruit and retain their public employees. Last year, they were given the option to provide Tier I retirement benefits to Tier II members. So far, 350 cities, counties, and local boards have recognized the need to improve benefits and have elected this option.

We have an opportunity to help our schools, but we must discuss and identify our priorities for the next regular legislative session that begins in February 2021. Let your legislators know that we need change now to ensure that we can recruit and retain the best education employees. Our children deserve only the best education. ●

CONTINUED ON PAGE TWO

Ross Bridge in Hoover on The RTJ Golf Trail

BY MARK FAGAN

The Ross Bridge golf course (18 holes) opened in 2005 as the 11th site on the RTJ Golf Trail. This course was combined with the existing 54 holes at Oxmoor Valley (2 miles away) and a new hotel for a 72-hole golf resort on the Trail. The Renaissance Birmingham Ross Bridge Golf Resort & Spa's 6-story, 270-room hotel resembles the Fairmont Banff Springs Resort in Alberta, Canada. It includes a conference center (14,000 sf), spa (12,000 sf), golf shop, pool complex, indoor pool/fitness, 2 restaurants, sports bar, and tennis courts. This resort is the cornerstone for the accompanying residential development in this 2,700-acre community in Southwest Birmingham.

The RSA partnered with U.S. Steel Realty (USS) in 1990 to develop the Oxmoor Valley site and with Daniel Corporation in 1998 to develop housing for seniors in Birmingham and Huntsville. In 2002, Dr. Bronner invited USS to partner with the RSA, Daniel Corporation, and city of Hoover for a world-class golf course, luxury hotel, and upscale residential near Shannon. This resulted in USS donating 328 acres to the RSA for the golf course and hotel complex, and 87 acres to the city of Hoover for a 3.7-mile parkway, elementary school, parks, performing arts center, and fire station. USS reserved 120

acres for a high school. Hoover financed the conference center and leased it to the RSA. Daniel Corporation began developing housing on the adjoining acres in 2003.

This 310-acre golf course opened as the 4th longest course in the world and is

multi-family homes. There are 13 neighborhoods with a range of home styles and prices, and 200 acres of parks with lakes, 5 miles of walking trails, streams, and swimming pools. Over 1,300 single-family and 490 multi-family units have been constructed along with a retail center.



Renaissance Birmingham Ross Bridge Golf Resort & Spa
Photo by Michael Clemmer, Golf Landscape Photography

RSA's financing for this community cemented partnerships with corporations and local governments which gave impetus for the subsequent residential and commercial development. The RSA promoted the resort with free publicity from RSA-owned TV stations and newspapers along with marketing by SunBelt Golf and Marriott. Construction spending for the

hotel, golf course, and housing, and continued spending by residents and visitors has significantly increased employment and revenue in Jefferson County and its municipalities.

To view a video of the current hotel/spa/golf course, please visit: <https://youtu.be/qsqMIPvck78>. ●

considered the Crown Jewel of the Trail. Ten of the holes play along 2 man-made lakes connected by a waterfall stretching 800 ft between the 9th and 18th greens. There is also a state-of-the-art practice facility. The course was designed to host major golf tournaments with hillside viewing areas of multiple holes. Every 3-4 holes return to the centralized clubhouse for spectator comfort. The Regions Charity Classic (PGA Champions Tour) was hosted there from 2006 through 2010 with over 100,000 visitors each year and worldwide TV coverage.

The residential component was approved for 1,778 single-family and 600

WANT TO HELP?



**A FREE
CAR TAG**

Request a tag at 334.517.7000
or 877.517.0020, or write: Tag, P.O. Box 302150
Montgomery, AL 36130-2150

The Key Supporter of Alabama and RSA

CONTINUED FROM PAGE ONE

programs and opportunities. His name graces university buildings at many of the universities across Alabama which largely house engineering and science research.

For example, at UAB, the Richard C. and Annette N. Shelby Interdisciplinary Biomedical Research Building was constructed in 2002. Senator Shelby has been

instrumental in securing hundreds of millions of dollars for the groundbreaking and life changing biomedical research that takes place in this 340,000 square foot facility.

Senator Shelby has forever left his purpose, vision, and influence on all of Alabama. There is so much more that Senator

Shelby has been able to accomplish – from confirming and forever changing the federal judiciary, to building multiple new courthouses and so much more. The state of Alabama would not be where it is today without Senator Shelby's remarkable leadership. ●

Alabama Success Stories

Alabama's Gold Star Families Memorial Monument

It is hard to know what to say to the loved ones left behind when a person loses their life in service to our country. With the dedication of Alabama's first Gold Star Families Memorial Monument, the message is clear: "We will never forget."

The black granite monument designed by the Hershel Woody Williams Medal of Honor Foundation will be placed at the Huntsville-Madison County Veterans Memorial. It will be dedicated on October 17, 2020. The monument will have the words, "Gold Star Families Memorial Monument, a tribute to Gold Star Families and Relatives" inscribed on the surface. The other side of the monument will depict scenes unique to Alabama through panels using themes of Family, Patriot, Sacrifice, and Homeland. The centerpiece is a silhouette representing loved ones who lost their life serving our country.

The project is a joint effort of the Hershel Woody Williams Medal of Honor Foundation, the Alabama Gold Star Families Memorial Monument Committee, the Huntsville-Madison County Veterans' Memorial Foundation, and the city of

Huntsville. Its primary sponsors are Mike and Christine Wicks and i3 - Integration Innovation Inc.

WHERE DID THE IDEA FOR GOLD STAR FAMILIES MEMORIAL MONUMENTS START?

In 2010, Hershel Williams formed the Hershel Woody Williams Medal of Honor Foundation. Its mission is to honor Gold Star Families by establishing monuments in communities throughout the United States. To date, 62 monuments have been placed, representing 48 states. There are 77 monuments in process.

WHERE DID THE TERM "GOLD STAR FAMILY" ORIGINATE?

During World War I, it was customary for military families to display service flags in their windows featuring a blue star for every immediate family member serving in the Armed Forces. The star's color would be changed to gold if the family lost a loved one in the war,

hence the term "Gold Star Family."

GOLD STAR MOTHERS AND FAMILIES DAY

Since 1936, our nation has recognized the last Sunday of September as Gold Star Mother's Day. In 2011, the law was amended to include the recognition of



all Gold Star family members on this day. Gold Star Spouses' Day is April 5.

HOW MANY GOLD STAR FAMILIES ARE IN ALABAMA?

The exact number is difficult to calculate because the government does not

CONTINUED ON PAGE FOUR

Retirement: Rising Costs and More Risk Increase Uncertainty

SOURCE: NATIONAL INSTITUTE ON RETIREMENT SECURITY (NIRS)
BY TYLER BOND AND DAN DOONAN

KEY FINDINGS FROM THIS 21 PAGE REPORT INCLUDE THE FOLLOWING:

- Saving early and continuously during working years is difficult for many workers. While organizations offer suggested retirement savings targets for each age, many workers may struggle to meet them, even if they have a desire to save.
- Workers face market timing, interest rate, and longevity risks when they approach retirement age. Any of these risks can derail carefully laid retirement plans and together they can make the prospect of retirement daunting.
- While older Americans are the most likely to own a home, the number of Americans age 65 and older who are cost-burdened by housing costs has increased as more seniors are carrying

mortgage debt into retirement.

- Healthcare costs continue to rise for all Americans, but these costs are higher for older Americans, who are more likely to have multiple chronic health conditions. Furthermore, lower income seniors spend a greater proportion of their income on healthcare costs than their more affluent peers.
- Long-term care costs represent an increasing challenge for many older Americans as more senior citizens need long-term care every year. While it can be prohibitively expensive for those who require nursing home care for multiple years, the majority of seniors receiving long-term care will receive it at home or in a non-nursing facility. This need is projected to increase even more as the Baby Boomers continue retiring.

- Creative solutions exist to begin addressing these challenges. Washington State is pioneering a program to cover long-term care costs using a social insurance model. The private sector, aided by the passage of recent federal legislation, is working to create lifetime income options for retirees and expand access to workplace plans. Meanwhile, some experts have proposed allowing retirees to purchase annuities through Social Security. Finally, expanding Social Security benefits would have a broad impact as most seniors receive the majority of their income through the program.
- The full report can be found here: <https://www.nirsonline.org/reports/growingburden/>.

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



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

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

**ENJOY YOUR FALL/WINTER
 A Special Deal
 FOR RSA MEMBERS**

The Battle House,

A Renaissance Hotel \$119

- October 4-8, 11, 18-25, 29-31 • November 5-12, 15-30
- December 1-10, 13-29

The Battle House RSA Spa Package \$207

- October 5-6, 19-20 • November 10-11, 17-18, 24-25
- December 8-9, 15-16, 22-23, 29

Riverview Plaza \$109

- October 1, 3-6, 12-25, 29
- November 1-4, 8-10, 18-19, 22-30 • December 4-29

Grand Hotel \$127 plus a 15% resort fee

- October 1-8, 12-15, 18-22, 25-31
- November 1-5, 8-12, 15-19, 22-24, 29-30
- December 1-3, 6-10, 13-17, 20-24, 27-30

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

- October 1-8, 12-15, 18-22, 25-31
- November 1-5, 8-12, 15-19, 22-24, 29-30
- December 1-3, 6-10, 13-17, 20-24, 27-30

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

- October 1-8, 12-15, 18-22, 25-31
- November 1-5, 8-12, 15-19, 22-24, 29-30
- December 1-3, 6-10, 13-17, 20-24, 27-30

Marriott Shoals \$109

- October 4, 18, 25 • November 1, 8, 15, 22-26, 29-30
- December 6, 13, 20, 27

Marriott Shoals RSA Spa Package \$210

- October 4, 11, 18, 25
- November 1, 8, 15, 22-26, 29-30 • December 6, 13, 20

Renaissance Ross Bridge \$119

- October 4-8, 11-15, 21-31 • November 1-26, 29-30
- December 1-30

Renaissance Ross Bridge RSA Spa Package \$223

- October 4-7, 11-14, 21, 25-28
- November 1-4, 8-11, 15-18, 22-25, 29-30
- December 1-2, 6-9, 13-16, 20-23, 27-30

Auburn/Opelika Marriott Resort \$109

- October 4-6, 11-13, 16-18, 21-22, 25-27
- November 1-11, 15-19, 21-24, 27-30
- December 1-3, 6-11, 13-29

Auburn/Opelika Marriott Resort RSA Spa Package \$201

- October 16-17, 21-22
- November 4-11, 18-19, 21, 27-28
- December 1-3, 6-11, 13-29

Prattville Marriott \$89

- October 4, 11, 18, 25
- November 1, 5, 8, 12, 15, 19, 22-29
- December 3-6, 11-13, 17-20, 24-27

Renaissance Montgomery \$119

- October 11-14, 18, 21, 25, 29, 31
- November 1-13, 21-29 • December 3, 8-9, 13, 20-29

Renaissance Montgomery RSA Spa Package \$209

- October 14, 21, 29, 31
- November 4-7, 11-13, 21, 25-28
- December 3, 9, 23-26

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.

Alabama Success Stories

CONTINUED FROM PAGE THREE

keep official records on Gold Star families. Since World War II, Alabama has been home to almost 10,000 service members who lost their lives serving our country. It is reasonable to assume that today, there are more than 6,000 Gold Star family members living in Alabama.

WHAT CAN WE DO TO SUPPORT GOLD STAR FAMILIES IN OUR COMMUNITY?

Ask family members to talk about their loved one – what were their names, what were they like, what were their goals, interests, and passions? Remember that our fallen military personnel were real people whose lives are to be celebrated.

For information about the Gold Star Families Memorial Monument, to purchase a paver brick for the walkway, or to donate, visit the Huntsville-Madison County Veterans Memorial website at hmcvm.org. You may also email adminperson@hmcvm.org, or call 256.604.3896.

The Huntsville-Madison County Veterans Memorial was dedicated on November 11, 2011, to pay tribute to all veterans and educate the public about local military history and the cost of freedom.

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. ●

Member Hotel
 Discounts Webpage



CEO

David G. Bronner

Deputy Director

Donald L. Yancey

Executives

Communications

Deborah J. Kirk

Chief Accountant & Financial Officer

Diane E. Scott

Employees' and Judicial Retirement

William F. Kelley, Jr.

Field Services

Christopher C. Gallup

Information Technology Services

Michael T. Baker

Investments

R. Marc Green

General Counsel

Leura G. Canary

Legislative Counsel

Neah M. Scott

Member Services

Penny K. Wilson

PEEHIP

Donna M. Townes

RSA-1

Rhonda H. Peters

Teachers' Retirement

Christopher P. Townes

The Retirement Systems of Alabama
 201 South Union Street

P.O. Box 302150
 Montgomery, Alabama 36130-2150

Phone: 334.517.7000
 877.517.0020

RSA Website: www.rsa-al.gov