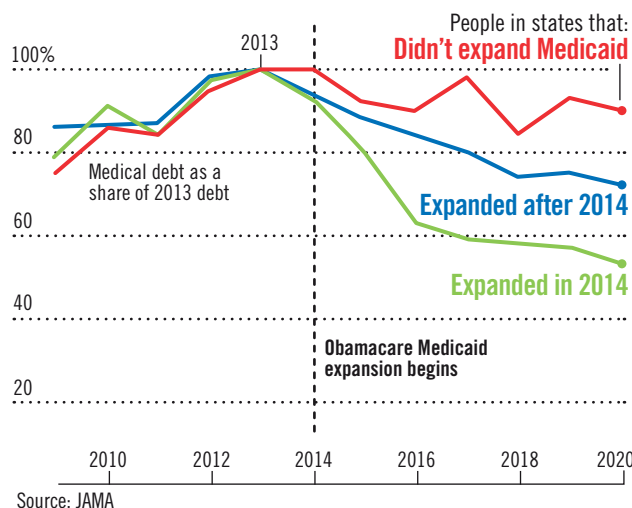


So What Is Our Excuse Now?

TWELVE STATES, INCLUDING ALABAMA, HAVE NOT EXPANDED MEDICAID.

How Medicaid Expansion Slashed Medical Debt

The gap between states that expanded Medicaid right away and those that haven't expanded at all grew quickly after 2014.



From Too Much Money To Crisis

BY KATIE MARRINER AND ANDREA RIQUIER, *MARKETWATCH*

These 3 public pensions, overfunded 2 decades ago, are now in trouble.

It's tempting for governments to pull back on funding pensions when times are good but near impossible to make it up when they're not.

In 2001, some of the country's biggest public pension systems were flush. The plan serving Kentucky state workers, for example, was 125.8% funded, meaning it had 25.8% more money on hand to pay all of what it owed current retirees and workers expected to retire for the next 30 years. But not even two decades later, Kentucky's pensions, and some other previously over-funded plans, were in crisis. What happened?

In Kentucky, lawmakers approved extra benefits for plan participants — even making them retroactive. There

Losing U.S. Senator Richard Shelby Will Be Painful

BY DAVID G. BRONNER

History is especially interesting to me, no matter if it is about a country, a state, or a long-term problem. Alabama's history has shown too many times that if we ignore a problem, it usually develops into a political or social disaster. We are able to talk forever about a problem, but refuse to do the hard work or make the required sacrifices to solve the problem.

U.S. Senator Richard Shelby has accomplished what no other senator could have done to benefit Alabama. His ability to be credible, honest, hardworking, along with the personality to work with all senators in Washington, D.C., has made him an iconic Alabama hero and institution. His leadership has been essential to problem solving, from the state docks in Mobile to the colleges and universities all across Alabama. **Alabama thanks you Senator Shelby!** You are in a league by yourself, as you have continued to provide us with leadership and lasting results.

With the election to replace Senator Shelby being held on

May 24, 2022, Alabamians are beginning to think how we are



Senator Richard Shelby

going to replace such an outstanding and powerful leader. First and foremost, there is not anyone who could ever replace Senator Shelby. The U.S. Senate functions "totally" on seniority and mutual respect. Having seniority and effective leadership leads to

power, which helps our state immensely.

Electing someone near my age is a terrible idea. Time spent in Washington is essential for Alabama to see the results that will help our state. We need someone who can be re-elected over the next 20 plus years to once again have an Alabama leader in a vital position in Washington, D.C.

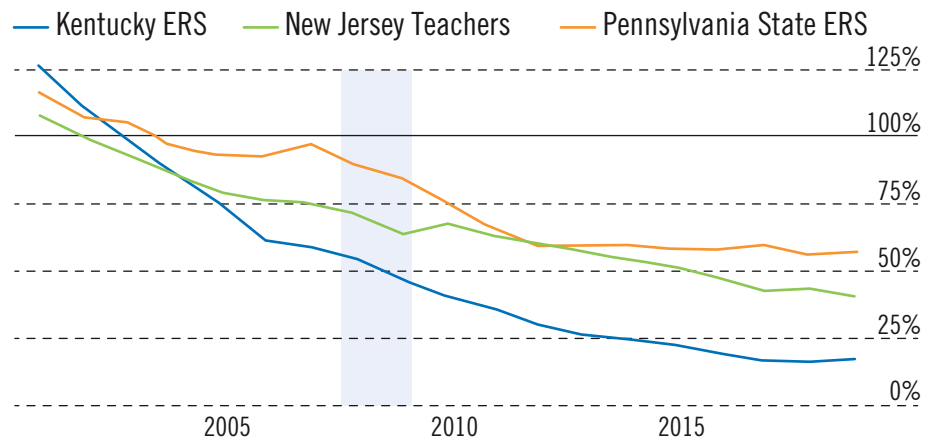
The U.S. Senate has a few "show boat" senators, who dream about how to get on television, or have their staff write uninformed articles for local newspapers. What Alabama needs is a leader who can thrive in Washington and work honestly with 99 other senators and become a power broker for our state. ●

From Too Much Money To Crisis

CONTINUED FROM PAGE ONE

and in other states, legislators decided to skip making necessary payments, freeing up budget money for tax cuts or other expenses. And in every city and state across the country, the financial crisis hit investments hard. At some point, a few careless decisions turned into a crisis. In 2019, the Kentucky Employees Retirement System was only 16.5% funded, making it one of the worst-funded pension plans in the country, according to data from the Center on Retirement Research at Boston College.

The example of Kentucky, Pennsylvania, New Jersey, and a few others, shows how critical it has become for sponsors of pensions to be disciplined in sticking to a funding plan — even, or perhaps especially, when the odds seem to be in their favor. “Well-funded pension systems



Source: Center on Retirement Research Public Plans Database

are an attractive target for both employees and employers to approve additional awards,” said Matt Fabian, a partner with Municipal Market Analytics. What seems

like “extra” money, in other words, can be attractive to raid. ●

History of RSA’s Van Antwerp Building in Mobile

BY MARK FAGAN

The historic RSA Van Antwerp Building was Mobile’s first skyscraper and one of the tallest buildings in the Southeast when it was built in 1907. It is located at 101 Dauphin Street and has 11 floors and 58,000 square feet. The RSA bought this building in October 2012 and refurbished it to its original character with Class A office space in 2015. It took two years to restore the chandeliers, railings, columns, and offices. In addition, a second stairwell and a new cornice on top were added.

The central core and perimeter offices on each floor are suitable for both single- and multiple-tenant occupancies. There is a large mezzanine level situated above the lobby level that includes two conference rooms and a large pavilion area (5,000 square feet) for tenant use. The building has a second-floor event space with



5,000 square feet. There are three 2,500-pound passenger elevators with high quality finishes, and a 4,500-pound freight elevator. There are restrooms on each floor, with plumbing for individual facilities as needed. It is fully sprinklered, with two internal fireproof stairways and fire standpipes.

The unique street-level entrance is a glass wall structure that features photos of the Mobile skylines of 1909 and 2015, along with a map of historic Mobile Bay and important historical sites. The wall is enhanced with dramatic lighting at night that matches an almost limitless spectrum of colors of the signage as well as the beautiful cornice work around the top of the building. Color blast lights atop the building are synchronized to other RSA properties in Mobile. The entire building is fully occupied. ●

Alabama Success Story

Hand in Paw

On Friday, May 14, 2021, Hand in Paw celebrated 25 years of providing animal-assisted therapy to North Central Alabama and Tuscaloosa.

In 1996, Beth Franklin set out on a mission to design and build an organization that would improve people's lives through animal-assisted therapy. During this time, animal-assisted therapy existed on a minimal number of radar screens and certainly was not being used in Birmingham, Alabama. Beth and her rescued "Peke-a-Poo," Jessica, had their first visit



at UAB's Comprehensive Care Center. Along with other volunteer handlers and animal therapy teams, she quickly became a familiar sight in area hospitals, schools, nursing homes, and rehabilitation facilities. Hand in Paw focused on serving children during their early years by making therapeutic visits in facilities such as Children's Hospital of Alabama and Glenwood, Inc.

Because of the dedication of volunteers, donors, and staff, Hand in Paw has grown over the past 25 years. Today, Hand in Paw has over 70 program partners and 100 therapy teams bringing comfort and joy to people in need across North Central Alabama as well as Tuscaloosa! Hand in Paw now achieves its mission to improve human health and well-being through animal-assisted therapy by offering beneficial programs to people of all ages across three main program areas: HIP Heals, which focuses on mental health, wellness, and compassion; HIP Reads, which focuses on education, literacy, and

special education; and HIP Cares, which focuses on life skills, mentoring, and animal advocacy.

Hand in Paw therapy teams are trained in a state-of-the-art facility that was renovated and expanded in 2019. The expanded campus enables the organization to train more potential therapy teams and meet more of the community's demand for its unique programs and services. The campus is utilized for service projects, educational events, volunteer orientations, and more.

Due to the COVID-19 pandemic, Hand in Paw had to adapt how they deliver their animal-assisted therapy programs. This was done by transitioning to virtual visits and creating a new type of therapy team: the Tele-HIP Therapy Team. These teams spread positivity, ease stress, and stay connected with their program partners online via video conferencing tools.

With the support and wisdom from the Board of Directors, Hand in Paw plans to return to in-person visits after their long 'paws safely!'. The process will begin slowly as they host small, socially distanced, therapy team refresher courses introducing new health and safety visit-protocol. Hand in Paw will be working closely with their program partners to ensure volunteer, staff, and client safety.

Hand in Paw is thankful for the



generosity of their donors, the dedication of their volunteers, and the collaboration with their program partners who have allowed Hand in Paw to serve the community for 25 amazing years. To help Hand in Paw continue to grow and transition back to in-person visits, please consider donating online at handinpaw.org/donate.

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. ●

TRS Tier II Member Contribution Rate Increases

During the 2021 Legislative Session, the Legislature passed Act 2021-537 to allow TRS Tier II members to convert sick leave credit to retirement credit. The Act also increased the TRS Tier II member contribution rate from 6% to

6.2% for TRS Tier II regular members and from 7% to 7.2% for TRS Tier II members who are firefighters, law enforcement officers, or correctional officers. This member contribution rate increase goes into effect for pay periods with end dates that fall on

or after October 1, 2021. If you have any questions concerning which paycheck the rate change will take effect, please contact your employer's payroll department. ●

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



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The Battle House,

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- September 1-11, 16, 26-30
- October 1-2, 7-9, 19-21, 30-31
- November 5-11, 14-15, 21-23, 26-30

The Battle House RSA Spa Package \$207

- September 1, 6-8, 27-29 • October 19-20
- November 15, 22-23, 29-30

Riverview Plaza \$109

- September 2-16, 19-22, 26-30
- October 2, 7-8, 16, 20-22, 27-28
- November 7-16, 19-30

Grand Hotel \$127 plus a 15% resort fee

- September 29-30 • October 6-7, 10-11, 14, 31
- November 1-2, 10, 23, 28-29

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

- September 29-30 • October 6-7, 10-11, 14, 31
- November 1-2, 10, 23, 28-29

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

- September 29-30 • October 6-7, 10, 14, 31
- November 2, 10, 23, 28

Marriott Shoals \$109

- September 6, 12, 19, 26 • October 24, 31
- November 7, 14, 28

Marriott Shoals RSA Spa Package \$210

- September 12, 19, 26 • October 24, 31
- November 7, 14, 28

Renaissance Ross Bridge \$119

- September 1, 6-7 • October 10, 13, 31
- November 1, 9-10, 14-19, 21-22, 28-30

Renaissance Ross Bridge RSA Spa Package \$223

- September 6-7 • October 10, 31
- November 1, 9, 14-16, 21-22, 28-30

Auburn/Opelika Marriott Resort \$109

- September 1, 7, 13, 20 • October 5, 12, 24, 27, 31
- November 1-3, 9-10, 21-23, 29-30

Auburn/Opelika Marriott Resort RSA Spa Package \$201

- September 1 • October 27 • November 3, 10

Prattville Marriott \$89

- September 12, 19, 23, 26 • October 3, 10, 17-18, 24, 31
- November 1-2, 7-8, 21-23, 28-30

Renaissance Montgomery \$119

- September 6, 18, 26-29 • October 5, 20
- November 7-8, 21-22, 28-29

Renaissance Montgomery RSA Spa Package \$223

- September 18, 28-29 • October 5, 20
- November N/A

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800.228.9290 Ask for RSA rate. **Promotional Code: R2A** on www.rsa-al.gov
Book Online and Save RSA \$4.



China vs. Taiwan

History is an imperfect guide, but offers precedents to ponder, says a senior American defense official. "The world has never seen a military expansion of this scale not associated with conflict."

Military balance across the Taiwan Strait 2020

	China	Taiwan
Defense spending \$bn	252.3	12.2
as % of GDP	1.7	1.9
Ground-force personnel	1,030,000	88,000
Tanks	6,300	800
Submarines	52	2
Aircraft-carriers	2	nil
Warships	131	26
Military aircraft	2,500	460

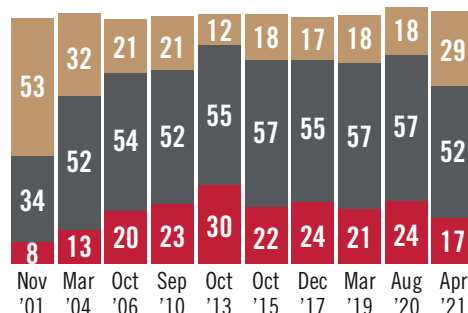
Sources: U.S. Department of Defense; SIPRI

Anger at Federal Gov't Ticks Down

U.S. adults are more content with the government than they've been since 2004

Angry % Frustrated %

Basically content %



Source: Pew Research Center



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