



Look Before You Leap

BY DAVID G. BRONNER

Over the past few years, there has been a political cry for “school choice.” The Legislature has responded to this by creating charter schools and providing scholarships for students enrolled at failing public schools, which has provided needed options for parents without dismantling public education.

Despite these efforts, there remains a growing movement for an extreme version of school choice – the creation of education savings accounts. Essentially, the state would allocate funding to students and not directly to public schools, which means these funds could be spent on private school tuition or to be pocketed by parents who homeschool. Some school choice advocates claim that doing

so would put more pressure on public schools to improve.

Recently, Governor Ivey stated that she will support legislation to create education savings accounts in the next legislative session. We do not know exactly what she intends to propose. However, a bill introduced last legislative session to create education savings accounts would have gutted public education by an estimated \$657 million annually. The bill did not include any accountability for private schools and homeschooling parents; did not have protections for special needs children; and did not address the reality that many private schools clearly do not have the classroom space for thousands of additional students.

This \$657 million potential cost to public education would be on top of tax cuts from the 2022 and 2023 legislative sessions that lowered revenue by \$160 million and \$363 million respectively, on an ongoing annual basis. If the Legislature creates education savings accounts, the Education Trust Fund could see a decline of over \$1 billion in revenue annually. Yet, how is this supposed to help public education?

If we truly care about the future of public education in Alabama and truly care about Alabama’s children in a state that has the lowest taxes in America, then we should think before we leap into the unknown. ●

Southern State Teacher Retirement Contribution Rate Comparison*

	Member Contribution Rate	Employer Contribution Rate	Total Contribution Rate
Alabama	6.20%	11.57%	17.77%
Arkansas	7.00%	15.00%	22.00%
Florida	3.00%	12.23%	15.28%
Georgia	6.00%	19.98%	25.98%
Kentucky**	9.105%	30.855%	39.960%
Louisiana	8.00%	24.10%	32.10%
Mississippi	9.00%	17.40%	26.40%
North Carolina	6.00%	12.39%	18.39%
South Carolina	9.00%	18.56%	27.56%
Tennessee***	5.00%	7.95%	12.95%
Texas	8.25%	9.43%	17.68%
Virginia	4.58%	16.62%	21.62%
West Virginia****	6.00%	21.60%	27.60%

*Contribution rates are as of fiscal year 2024, except for West Virginia, and are for the defined benefit plans currently open to new teachers in each state, except for Kentucky.

**The contribution rates for Kentucky are for the Tier 3 teachers. Tier 4 was created for teachers hired after January 1, 2022. This new tier’s first employer contribution rate will be effective for fiscal year 2025. The member contribution rate is 9.00%, and the employer contribution rate is 7.920%.

***Tennessee’s retirement plan is a hybrid plan with defined benefit and defined contribution components. The employer contribution rate includes a 5.00% contribution towards the defined contribution account.

****West Virginia’s contribution rates are for fiscal year 2023 as the fiscal year 2024 rates are not publicly available. ●

Redemption Earned

The Law of Unintended Consequences

BY SUE BELL COBB, EXECUTIVE DIRECTOR

Protecting the safety of Alabamians is the single most important responsibility of government and the courts. Legislators enact laws, and judges sentence those convicted of crimes, with the goal of discouraging potential lawbreakers and adequately punishing those who break the law. Violent offenders should be locked up for significant amounts of time. The question, which depends on a person's criminal record and the harm done, is how long?

Alabama has the most dangerous and overcrowded prisons in the nation. This shameful statistic was produced by a myriad of factors, including habitual offender laws, mandatory minimums, insufficient staffing within the prison system, and the lowest parole rate in the USA.

Over a 50-year period from 1972 to 2022, there was a 3,640% increase in prisoners aged 50 and above in Alabama.

Alabama's Parole Board is reluctant to parole persons convicted of a violent offense no matter how rehabilitated they are or that they would be supervised. Consequently, the number of elderly in prison has grown over 3,640% in last 50 years. The "intended consequence" was to make us safer, but the unintended consequence of the "tough on crime" policy is

prisons full of harmless, old, disabled, and bedridden people, leaving fewer prison resources for people who do pose a threat to public safety. As Retired Associate Supreme Court Justice Thomas Woodall and Redemption Earned board member stated: "Every time parole is denied of a deserving individual, our state is saying: 'Despite your best efforts over decades of making amends, you will never be better than your worst moment.'"

at least 25 years in prison. RE carefully reviews the medical records and institutional files before a worthy individual receives assistance. Nursing homes are sought for those who have no family able to care for them. For those RE has gained their release, the recidivism rate is ZERO!

Many of the oldest and sickest die in our prisons, not because they are a danger to the public, but because they have been forgotten. RE works tirelessly to reunite

	1972	2022	% Growth
State Population	3,540,080	5,056,005	43
State Prison Population	3,632	25,694	607
State Elderly (50+) Prison Population	181	6,769	3,640

Equally alarming is the fact that no Alabamian is allowed to attend, even virtually, their own parole hearings: their faces are not seen nor their voices heard. The result of this unacceptable policy is we continue to lock up more of our citizens than any other state or country in the world – with taxpayers picking up the tab. A law requiring "virtual presence" must be passed to rectify this "un-American" and terribly unfair policy.

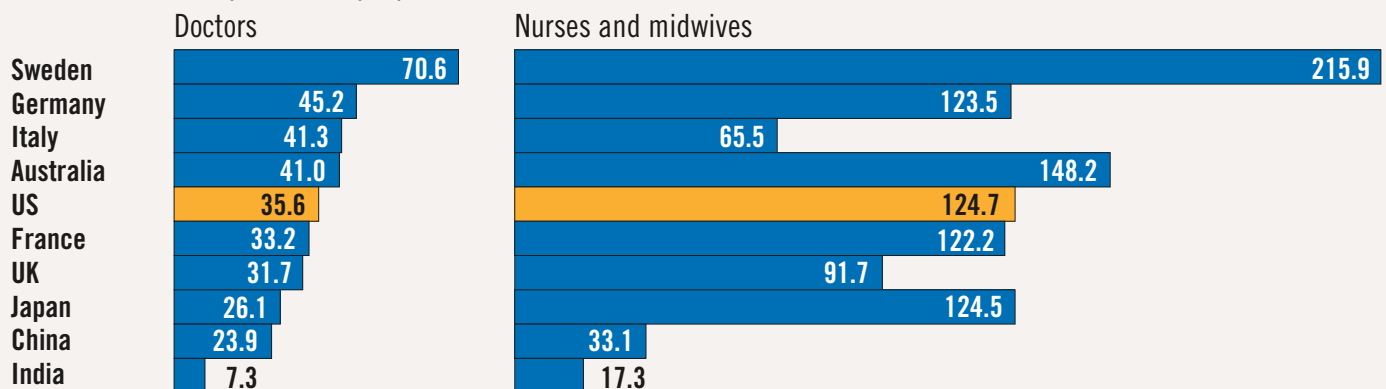
Redemption Earned (RE), a non-profit law firm, was created to fill this gap by providing free legal representation and reentry services to people who are 65 or older, parole-eligible, and have spent

worthy "aged and infirmed" incarcerated adults with family and the faith community. This is our "intended consequence" for Alabama's "unintended" imprisonment of harmless, old, and sick people. We pray that you will help us so that the "least of these" can go to their "family's home" before they go to their Father's house.

ABOUT THE AUTHOR: Sue Bell Cobb, having served for 30 years on the trial bench, criminal appellate court, & Chief Justice, is now the pro bono executive director of Redemption Earned. Visit the site at www.redemptionearned.org.

How Major Nations Compare in Medical Staffing

Healthcare workers per 10,000 people



Data: World Health Organization

Alabama Success Stories

Demopolis High School's Advanced Placement All Stars

Rachel White, the AP English Literature teacher at Demopolis High School, has achieved a feat most of her peers consider impossible: Every one of her students passed their Advanced Placement (AP) exam.

AP courses are high school classes that deliver a college level of rigor and education. As a program administered by the College Board, AP students take a globally standardized exam for each AP course in which they participate. Each student receives a score on a scale of 1 to 5 (3 and up is a pass, 2 and below is a failure) that reflects their mastery of the course work.

Known for their rigor, AP exams are difficult trials to be endured at the end of the school year. Even some of the brightest students have been known to fail AP exams. Classes where all students pass are incredibly rare.

But now, White and her 2022-23 AP English Literature class can proudly proclaim that they were one of those rare, special classes.

Rachel White took to Facebook on July 5 to share the good news with her community. She and her students had achieved the incredible feat of every student passing. Threes and up all around!

With a smaller class than usual this year – twelve students – White set out to teach an all-pass class at the beginning of the year. The students were wary initially, but White had faith in her students. With such a small group, White was able to have individualized plans for every student, maximizing their mastery of the material.

One of White's students even found out he had passed because of her Facebook post. "Nathan was nervous about passing," commented parent Benjamin Ogden, "this post confirmed that he passed, allowing me to wake him up and tell him the good news. Another common victory for the coolest AP Lit teacher of all time."



Not only did all her students pass their exams, but they also exceeded state and national averages in every category. "When I saw that they scored higher than the global average on

EVERY aspect of the exam, tears filled my eyes," White admits in her Facebook post. "My teacher heart is full."

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. ●

Not a Retirement Party

Alabama's David Bronner Reaches 50 Years as Retirement Fund CEO

BY COURTNEY DEGEN, PENSIONS & INVESTMENTS
WWW.PIONLINE.COM

When David Bronner started as CEO at the Retirement Systems of Alabama 50 years ago, he said the pension fund had \$600 million in assets.

Today, the RSA oversees about \$45 billion in assets, which includes the Teachers' Retirement System and Employees' Retirement System.

Mr. Bronner, who holds a law degree and a doctorate from the University of Alabama, took on the state's retirement system at only 28 years old. He said this was an atypical move, as many heads of public pension funds at the time were previously politicians, just entering their roles in their 50s and 60s.

Over the last 50 years, Mr. Bronner said the biggest change he's seen in retirement industry is its growth, noting, "The bigger you become, in your state, the bigger that you're going to have more difficult and damning problems to deal with,"



Legacy: David Bronner took over Alabama's retirement system when he was only 28 years old.

such as politicians going after the fund in down times or the greater need for a more talented investment team.

The job of CEO is "basically a daily challenge," Mr. Bronner said, which is part of the reason he's stayed for so long. While the RSA was 25% funded when Mr. Bronner started, it reached fully funded status in 2001, and is now down to about 70%, he said.

He cited the other reason for staying as being able to help those less fortunate, and "changing their lives without them knowing it."

At the age of 78, Mr. Bronner has no plans of his own to retire, adding "I get bored easily."

"It's really not work to me," he said. "It's excitement and (an) opportunity to make, in my case, a little better Alabama." ●

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• September 2-7, 9-11, 16-21, 23-30
• October 1-3, 8-9, 21-24, 29-31
• November 1-2, 5-9, 12-16, 19-28

The Battle House RSA Spa Package \$244
• September 4-6, 11-12, 18-20, 25-27
• October 2-3, 9, 23-24, 30-31
• November 1, 6-8, 13-15, 20-22, 27-28

Riverview Plaza \$119
• September 2-9, 16-18, 24-25
• October 1-4, 8-11, 21-25, 29-31
• November 1-2, 5-9, 11-14, 22-28

Grand Hotel (plus a 15% resort fee) \$137
• September 4-5, 11-12, 19-20
• October 1-2, 18-19, 29-31
• November 12-13, 20-21, 27-28

Grand Hotel RSA Golf Package (plus a 15% resort fee) \$209
• September 4-5, 11-12, 19-20
• October 1-2, 18-19, 29-31
• November 12-13, 20-21, 27-28

Grand Hotel RSA Spa Package \$285 (plus a 15% resort fee)
• September 4-5, 11-12, 19 • October 1, 19, 29-31
• November 13, 20-21, 27-28

Marriott Shoals \$119
• September 4-7, 24, 27-28
• October 1-5, 10-11, 15, 23
• November 12-13, 19-22, 26

Marriott Shoals RSA Spa Package \$229
• September 4-7, 24 • October 1-2, 5, 10, 15
• November 19-22, 26

Renaissance Ross Bridge \$129
• September 3-6, 17, 24-25 • October 1-4, 8, 29-30
• November 5, 12, 19-21, 26-30

Renaissance Ross Bridge RSA Spa Package \$260
• September 17 • October 8, 23-24
• November 5, 12, 19-21, 26-29

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.
• September 3-5, 14, 17-20 • October 1-5, 17-19, 22
• November 5, 12-13, 19-23, 26-29

Auburn/Opelika Marriott Resort RSA Spa Package \$234 (plus a 10% resort fee)
• September 3-4, 14, 17-18 • October 1-2, 4-5, 19, 22
• November 5, 12-13, 19-20, 22-23, 26-27, 29

Prattville Marriott \$99
• September 2-5, 17-18, 24 • October 1-2, 7-8, 29-31
• November 5-6, 19-21, 26-27

Renaissance Montgomery \$129
• September 3-4, 10-11, 16, 24-25
• October 7-8, 15-16, 21-22
• November 5, 19-21, 25-28

Renaissance Montgomery RSA Spa Package \$244
• September 16 • October 21 • November 21, 25, 28

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

Corporate/Promotional Code: R2A
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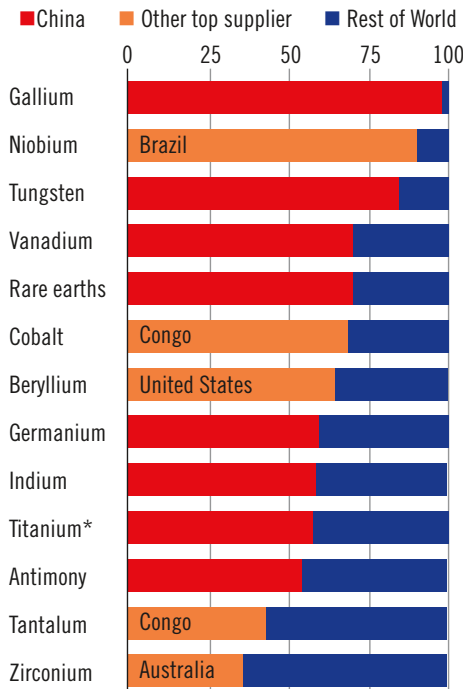
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War Supplies Mission-Critical

A dozen obscure minerals
are key to Western armies.
China controls their supply.

Death Metals

War minerals, share of production, %
Top Supplier v Rest of World, 2022



Source: United States Geological Survey

*Sponge metal



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