



Vol. LII—No. 3

SERVING OVER 405,000 MEMBERS

September 2026

## Ross Bridge: Beauty in Every Round

[RTJGOLF.COM](http://RTJGOLF.COM)

**B**eautifully carved into the rolling terrain of Shannon Valley, Ross Bridge is a course that will amaze even the most well-traveled golfer. **Named one of the top golf resorts in North America by *GOLF Magazine*** and a longtime favorite of *Golf Digest* editors, Ross Bridge delivers an unforgettable golf experience from the first tee to the final putt.

The course winds through the region's natural landscape and around the 259-room Renaissance Birmingham Ross Bridge Golf Resort & Spa. As the **fifth-longest golf course in the world**, Ross Bridge offers a true championship test while providing multiple tee options that make it enjoyable for golfers of every skill level.

Designed in the spirit of a classic parkland course, ten holes play alongside two beautiful lakes connected by a spectacular 80-foot waterfall



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## Problems Ahead

BY DAVID G. BRONNER

**I** have stated for decades that Alabama state taxes are near the lowest in America. Specifically, Alaska is the lowest due to its weather and abundant oil revenue, followed by Tennessee, which is about \$50 less per person than third place Alabama.

Low taxes are the good news. The bad news is that, over the last four years, bad or unfair taxes like the tax on food have been cut by \$1.5 billion to \$1.7 billion, but have not been replaced by fair taxes!

The results will be limited funding for food (SNAP) programs, which are mainly for children; no health insurance for our many poor adults and children; and limited funds for health insurance for public employees.

As I stated in the May 2026 *Advisor*, PEEHIP (teachers' health insurance) is fine for 2026 and 2027, **BUT** the 2028 budget, which comes under review this January, is looking bad! Initial cost estimates look to be up hundreds of millions.

Do you now understand why our political leaders to be elected in November are so important to your well-being? **Ask them if they will continue to fully support RSA pensions and health insurance, or be prepared for the consequences.** ●

## Protect Your Wishes—Update Your Beneficiaries

BY IKEEM R. MEANS, DIRECTOR OF RSA-1

**U**pdating your beneficiaries is easy. Unfortunately, it seems easier to neglect. It's understandable that most of us do not want to think about our mortality; however, the importance of keeping your beneficiaries updated cannot be overstated. There are many devastating consequences that can occur because of neglecting beneficiary designation updates.

1. Assets may be paid to a previous

spouse because many people erroneously believe that a divorce decree or a Will determines who will inherit their assets. However, RSA-1 must pay the exact person or persons named on the beneficiary designation form. In fact, RSA beneficiary forms all have a disclaimer that reads, "Divorce or annulment of a marriage shall not revoke or void the designation of a spouse as

beneficiary for any benefits payable by the RSA."

2. If a loved one predeceases you, and you fail to update your primary beneficiary, contingent beneficiaries will inherit the assets. If there are no contingent beneficiaries listed, assets default to your estate, often triggering the costly and

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# The Man Who Proved Hitler Wrong

BY BOB GREENE, WALL STREET JOURNAL, AUGUST 5, 2026

Ninety years ago this week—in the early days of August 1936—a 22-year-old American accomplished something majestic, to be remembered as long as people celebrate the idea that no race or religion is inherently superior or inferior to another.

A soft-spoken young man, Jesse Owens was the son of black Alabama sharecroppers. Sickly as a child, he began working in the fields when he was 7, expected to bag 100 pounds of cotton a day. When he was 9, his family moved to Ohio, where in junior high school it became evident that he had a talent for running.



Did he ever. In Berlin in that summer of 1936, Adolf Hitler was host of the Olympic Games. Hitler's goal was to establish once and for all that there was an Aryan master race, symbolized by Germany's

Olympians. Owens, by that point a champion track athlete at Ohio State University, was on the U.S. team.

In a newly constructed 100,000-seat Olympic stadium, the grandson of slaves showed Hitler how wrong he was. Owens won the gold medal in the 100-meter dash. He won another in the long jump. He won a third gold in the 200-meter dash. He won a fourth in the 400-meter relay. Each time he stood with his gold medals on the awards podium as "The Star-Spangled Banner" sounded through Hitler's stadium, the world received the message loud and clear.

Few people alive today have firsthand memories of Owens's triumph in Berlin. Many of us born in central Ohio after World War II didn't know, because we were so young, of the indignities he had faced when he returned to a segregated U.S. from the Olympics, after the cheers had faded—the trouble finding meaningful work, the barnstorming, carnival-like tours in which he raced against horses, motorcycles and dogs to support his family.

In the late 1950s and early 1960s, though, America was beginning to change, and with that change Owens received the respect he deserved. You could see that respect in the eyes of central Ohioans who came out to see him speak each time he, in middle age,

returned to his old college town to visit; you could hear the respect in their voices as they talked about him. This was the great Jesse Owens. And he walked among us.

*[Ninety years ago in Berlin, Jesse Owens won one gold medal after another.]*

On summer days, it wasn't hard to sneak into an empty Ohio Stadium and to step onto the track that surrounded the football field. My friends and I were among the kids who occasionally did just that, and who, for fun, raced each other on that cinder track. We could have run anywhere, but we did it in that stadium for a reason: This was the track where Jesse had once run.

What he did at those Olympic Games 90 Augusts ago—and what it signified to a world on the verge of a global war that would cancel the Olympics until 1948—still resounds. Fate is fate, and it could have been anyone who showed Hitler, to his face, that his view of life was a lie. It could have been anyone, but it was Jesse. Always and forever, it was Jesse.

*Mr. Greene's books include "Chevrolet Summers, Dairy Queen Nights."*

*[Editor's Note: Picture of Jesse Owens Memorial Park in Oakville, Alabama]* ●

## Ross Bridge: Beauty in Every Round

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between the 9th and 18th greens. A historic gristmill overlooking the falls pays tribute to the property's mining heritage, creating one of the most recognizable and photographed settings in golf. Many golfers leave believing Ross Bridge doesn't have just one signature hole—it has 18.

In 2023, Ross Bridge underwent an extensive renovation featuring new TifEagle UltraDwarf Bermuda greens, newly reconstructed bunkers, and several architectural enhancements that improved both playability and accessibility while preserving the course's championship character. The par-3, 14th hole now showcases a striking ribbon bunker atop the greenside retaining wall, adding both visual drama and strategic challenge as it vies with the breathtaking 18th as the course's signature hole.

From several elevated vantage points, golfers enjoy panoramic views of the iconic 9th and 18th holes with the cascading waterfall flowing between them. The par-5, 7th hole climbs a dramatic ridge high above the valley floor, while the risk-reward 9th hole presents one of the course's defining moments. A split fairway challenges players to choose between a

daring line hugging the water for a shorter approach or a safer route that leaves a longer, more demanding shot into the green.

Whether you're seeking championship golf, spectacular scenery, or a memorable resort experience, Ross Bridge delivers one of the premier golf destinations in America. ●

### Status of Key U.S. Munitions in Iran War (April 2026)

| Munition | Unit Cost (USD) | Estimated Prewar Inventory | Estimated Use in the Iran War | Delivery Timeline (Months) |
|----------|-----------------|----------------------------|-------------------------------|----------------------------|
| Tomahawk | \$2.6M          | 3,100                      | 1,000+                        | 47                         |
| JASSM    | \$2.6M          | 4,400                      | 1,100+                        | 48                         |
| PrSM     | \$1.6M          | 90                         | 40-70                         | 46                         |
| SM-3     | \$28.7M         | 410                        | 130-250                       | 64                         |
| SM-6     | \$5.3M          | 1,160                      | 190-370                       | 53                         |
| THAAD    | \$15.5M         | 360                        | 190-290                       | 53                         |
| Patriot  | \$3.9M          | 2,330                      | 1,060-1,430                   | 42                         |

Source: CSIS

# Alabama Success Story

## Troy University and Baptist Health Partner to Strengthen Alabama's Nursing Workforce

Alabama's healthcare workforce is getting a boost from a new partnership that gives licensed practical nurses an additional path to advance their careers.



Photo Credit: Troy University

Troy University and Baptist Health have joined forces to offer an LPN-to-RN Bridge Program through Troy's Associate of Science in Nursing (ASN) program. The program welcomed its inaugural class on August 10, providing licensed practical nurses an opportunity to build on their existing education and experience as they work toward becoming registered nurses.

The collaboration addresses two needs at once: helping Alabama develop more registered nurses while creating new career opportunities for LPNs already serving patients in the healthcare field.

For working nurses, returning to school can present challenges, including balancing work, family responsibilities, tuition, and clinical requirements. The bridge program is designed with those realities in mind, providing a more accessible route for LPNs who are ready to take the next step professionally.

Students complete classroom instruction and clinical education that builds on the skills they have already developed as practical nurses. Those who successfully complete the program will earn Troy's accredited Associate of Science in Nursing degree. After meeting eligibility requirements, graduates will also be prepared to take the National Council Licensure Examination for Registered Nurses (NCLEX-RN), an important final step toward becoming a licensed RN.

Baptist Health is providing additional resources to help make the program possible. Through the partnership, Baptist Health funds instructional support and provides a dedicated space for clinical training and simulation. Baptist Health employees participating in the program may also qualify for a Baptist-sponsored scholarship, helping remove some of the financial barriers that can make continuing education difficult for working adults.

The benefits extend beyond the nurses who enroll. By helping experienced LPNs advance to the RN level, the program creates another pipeline of qualified registered nurses for hospitals and other healthcare providers. It also allows nurses to expand their skills and career opportunities while continuing to contribute to the communities they already serve.

The partnership brings together the strengths of two established Alabama institutions. Troy provides the academic instruction and nursing education, while Baptist Health contributes clinical resources, facilities, and financial support for eligible employees. Together, they are investing in both the current healthcare workforce and the nurses Alabama will need in the years ahead.

With the first cohort now underway, applications are being accepted for the Spring 2027 LPN-to-RN cohort. The application deadline is October 30, 2026. Additional information about admission requirements and the application process is available through Troy University's School of Nursing at [www.troy.edu/nursing](http://www.troy.edu/nursing).

*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 [communications@rsa-al.gov](mailto:communications@rsa-al.gov).*

## Protect Your Wishes—Update Your Beneficiaries

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time-consuming probate process.

3. If your beneficiary(ies) only include your first child, your younger children will be unintentionally left out. Even if the child named shares the assets with siblings, they are liable for all the taxes as the only named beneficiary.

Your beneficiaries should be reviewed regularly and should be updated after any major life event, such as marriage, divorce, the birth or adoption of children, the death of a loved one, etc. Additionally, it is always a good idea to keep a copy of your most recent beneficiary designation form on file. As a member, your beneficiaries are reflected on your account statements, which are provided quarterly, and this information is also viewable through your Member Online Services (MOS) account.

Finally, updating your TRS/ERS/JRF beneficiary does not update your RSA-1 Deferred Compensation Plan beneficiary, and vice versa. If you are unsure about any of your RSA beneficiary designations, please call the RSA at 334.517.7000 or 877.517.0020. ●

### WHAT YOU NEED TO KNOW ABOUT RSA VS. RSA-1

#### RSA: Your Pension

RSA offers qualifying public employees a pension under a defined benefit plan through the Employees' Retirement System (ERS), Teachers' Retirement System (TRS), and the Judicial Retirement Fund (JRF). It is a lifetime monthly benefit for retirees!



Participation is mandatory if a person is employed in a position eligible for coverage.



#### A Deferred Compensation Plan

RSA-1 is a great way to save extra money for your retirement. Public employees may choose to contribute a portion of their pre-tax or post-tax salary until retirement or termination of service. The contributions are invested and will draw earnings, and depending on which option you choose, Pre-Tax or Roth, the money in your account will not be taxed until you withdraw the funds at retirement, and you will receive tax breaks as you contribute. With the Roth option, you pay taxes upfront as you contribute and receive tax-free withdrawals on qualified distributions.

|                        |                     |                  |
|------------------------|---------------------|------------------|
| NO administrative fees | NO transaction fees | NO minimum       |
| NO membership fees     | NO commission fees  | deferral amount! |
| NO investment fees     |                     |                  |

# You Need a Fall Break at RSA's Outstanding Hotels, Spas, and RTJ Golf



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## ENJOY YOUR FALL A Special Deal FOR RSA MEMBERS

### The Battle House, A Renaissance Hotel \$129

- September 1-3, 5-10, 19-24, 26-28
- October 4-6, 15-20, 29-31
- November 1-3, 6-12, 15-18, 21-25, 27-30

### The Battle House RSA Spa Package \$244

- September N/A due to Renovation
- October N/A due to Renovation
- November N/A due to Renovation

### Riverview Plaza \$119

- September 1-12, 28-30 • October 3-5, 14-16, 29-31
- November 1-4, 8-9, 14-16, 22-24, 29-30

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

- September 1-3, 21-22 • October 18-19, 25-27
- November 9-11, 29-30

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

- September 1-3, 21-22 • October 18-19, 25-27
- November 9-11, 29-30

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

- September 1-3, 21-22
- October 18-19, 25-27 • November 9-11, 29-30

### Renaissance Shoals \$119

- September 7-8, 13-14, 20-21
- October 14-15, 18-19, 25-26
- November 1-2, 8-9, 15-16, 22-26

### Renaissance Shoals RSA Spa Package \$229

- September 7-8, 13-14, 20-21
- October 14-15, 18-19, 25-26
- November 1-2, 8-9, 15-16, 22-26

### Renaissance Ross Bridge\* \$129 (plus a 15% resort fee)

- September 7-8, 13, 20-21, 23-24, 27
- October 4, 11-13, 21, 25-26
- November 1-2, 8-9, 12, 15-16, 22-24, 29-30

### Renaissance Ross Bridge\* RSA Spa Package \$260 (plus a 15% resort fee)

- September 8 • October 21, 26 • November 30

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

- September 1-2, 21-22, 28-29 • October 12-13, 26-29
- November 9-10, 22-23, 29-30

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

- September 1-2, 21-22, 28-29 • October 12-13, 26-29
- November 9-10, 22-23, 29-30

### Prattville Marriott \$109

- September 1, 6-7, 13-14, 20, 24, 27-28
- October 4, 6, 11-12, 15-17, 30-31
- November 8-9, 15-16, 22-23

### Renaissance Montgomery \$129

- September 1-2, 7-8, 13-14 • October 15-16, 28-31
- November 1-2, 5, 18-19, 23-24

### Renaissance Montgomery RSA Spa Package \$244

- September 1-2, 7-8, 13-14 • October 15-16, 28-31
- November 1-2, 5, 18-19, 23-24

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

Corporate/Promotional Code: R2A  
on [www.rsa-al.gov](http://www.rsa-al.gov)

Book Online and Save RSA \$9.

\*Visit Member Discounts page for details.

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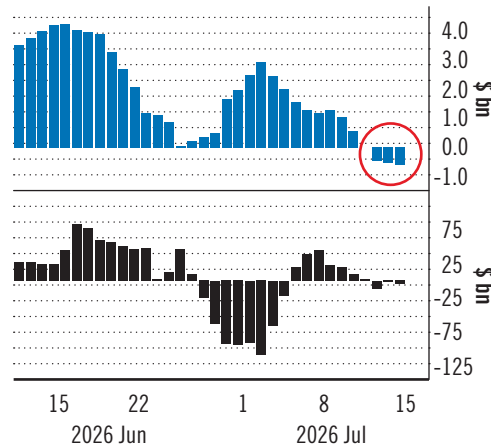
@RSAALGOV

## Europeans Have Cooled on U.S. Stocks

The growing wedge between the U.S. and its allies  
is now being reflected in capital flows.

As we see in the following chart, U.S. equity ETFs  
domiciled in Europe are selling off.

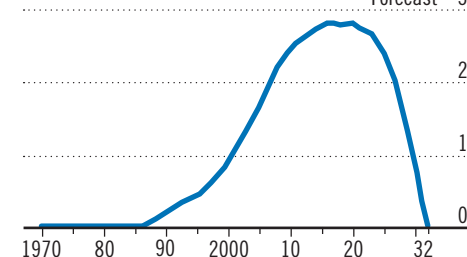
■ Net Weekly Purchases of U.S. Equity ETFs  
Domiciled in Europe  
■ U.S. Equity ETFs Domiciled in U.S.



Source: Bloomberg

## Over The Hump

United States, Social Security fund\* reserves, \$trn  
Forecast 3



\*Old-Age and Survivors Insurance Trust Fund  
Sources: Social Security Administration; CBO



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