The ADVISOR
TEACHERS, EMPLOYEES, and JUDICIAL

Vol. XLVIII—No. 3 SERVING OVER 380,000 MEMBERS September 2022

Do We Really Care About Alabama?

BY DAVID G. BRONNER

Over my many decades at the RSA, I have tried to improve the quality of life in Alabama for RSA members and all Alabamians. We have made outstanding improvements in getting quality companies to move here, along with one of the country's most successful tourism expansions. But, we have also allowed other states to improve the lives of their citizens while we dithered around and ignored other difficult problems. Thanks to Governor Ivey and the Alabama Legislature, we are finally addressing our sewage, educational, road, mental health, prison, and internet problems! Some of these issues have been around forever, while others are relatively current.

Please read the words on expanding Medicaid by a successful Birmingham businessman, David Silverstein, and DO SOMETHING ABOUT IT! Let our Governor, State Senators, and State Representatives know how you feel about it. We owe this to our state and our fellow Alabamians.

Expansion of Medicaid

BY DAVID SILVERSTEIN, AL.COM

As a lifelong resident of Alabama and business owner, I know the positive impact economic development can have on our region. Access to healthcare plays a critical role in the success of such economic development efforts. A strong healthcare system with widespread access is a key component for a strong workforce and successful recruitment efforts. I care deeply about the future of my community and state and, therefore, I am compelled to encourage more business leaders in our state to support and advocate for Medicaid expansion.

I am perplexed as to why the Alabama business community has not taken a stronger stance to provide healthcare for all Alabamians. The positive economic impact of accessible healthcare is undeniable. Taking care of our people, and thereby supporting our business community, supports our values. These values matter, and so does the health of our state. So let's do what is right, just, and financially responsible and finally expand Medicaid to cover low-income adults, most of whom are working full-time.

For business owners, the benefit of Medicaid expansion is quite obvious. Businesses pay health insurance premiums for their employees, and unhealthy employees without access to healthcare raise health care and insurance costs. Such increased costs result in an increase in health insurance premiums paid by the employer. With Alabama and other states experiencing a shortage of quality, high-paying jobs with benefits, and with many of our low-wage and part-time workers lacking access to employer-provided healthcare, workers are increasingly dropping out of the workforce.

One often overlooked result of our failure to expand Medicaid relates to how our federal tax dollars are being used. Since Medicaid expansion is largely funded by the federal government, Alabamian's federal tax dollars are being used to pay for Medicaid expansion in 38 other states and the District of Columbia. How counterproductive for us to continue this process of allowing Alabama taxpayer dollars to be used to keep hospitals open in Arkansas and Hawaii, for example, while many of Alabama's rural hospitals are operating in the red and are close to financial ruin and closure! We should be investing in our healthcare system rather than providing funds to other states to enhance their healthcare.

Economic research supports the benefits of Medicaid expansion. The Public Affairs Research Council of Alabama (PARCA), an Alabama-based nonprofit, conducts objective nonpartisan research and analysis. PARCA recently published a report that speaks to the economic impact of expanding Medicaid in Alabama. The report is astoundingly supportive of Medicaid expansion in Alabama.

Over the next six years, the report projects the net economic impact of Medicaid expansion on Alabama to be an average of $1.89 billion annually. The report also projects expansion would generate total savings over the next six

CONTINUED ON PAGE THREE

State Treasurer Young Boozer and Legislature Save PACT Program

BY MARC GREEN, DEPUTY DIRECTOR FOR INVESTMENTS

Alabama's Prepaid Affordable College Tuition (PACT) program is a Section 529 prepaid college tuition program that the Legislature created in 1989. At the time, it was called the Wallace-Folsom College Savings Plan, honoring Lt. Governor Jim Folsom, Jr., and State Treasurer George Wallace, Jr., who worked to get the legislation passed and helped Alabama become one of the first states to offer a prepaid tuition plan.

The program was advertised as a way for families to pay for college tuition in advance at any public college or university in Alabama. Unfortunately, the program lost up to 45% of its value in 15 months due to two extended stock market downturns, while tuition increases across Alabama made it unable to keep up with the costs. No new enrollments have been allowed since 2009. In 2010, the Legislature passed a bill to help the program pay its benefits to approximately 40,000 beneficiaries over 13 years. In 2011, a class action lawsuit was settled with the state to keep all future tuition and fee payments for PACT beneficiaries at fall 2010 rates, leaving the families to pay any amount above those rates. Thanks to a $177 million prepayment by the Legislature in May, the current participants will not have to make up the difference, but will receive enough to cover their full tuition and fees.

As the RSA designee to the PACT board, I vividly remember the early days when the settlement was being negotiated, and no one knew how things would ultimately shake out for the PACT program. The variables of market returns, closing the fund to new investors, and not controlling tuition inflation posed high hurdles for a good solution. Treasurer Boozer likened the circumstances to a jumbo jet that was already in the air, low on fuel, and in need of a plan to make a safe landing for all parties involved.

The settlement and ensuing funds from the Legislature provided that answer. Through hard work in the State Treasurer's office and the actuary, the PACT board authorized gradual increases in tuition payments. More clarity was gained on the low water mark for funds available to pay tuition annually. With the Legislature prepaying the remainder of their commitment to the PACT program, all PACT contract holders will be fully covered on the tuition front. It was a bumpy ride, but the PACT program has finally landed safely! Kudos to all parties involved for figuring out a great solution to what was a very messy situation. ●

History of Hampton Cove on RSA's RTJ Golf Trail

BY MARK FAGAN

Hampton Cove opened in July 1992 as the 3rd site on the Trail. In 1990, Mayor Steve Hettinger requested that the RSA consider sites in Huntsville for a golf complex. The Big Cove area had potential, but the road into Huntsville had traffic issues which posed access problems from I-65 to the site.

A site in Big Cove had a land donor, but Dr. Bronner required a new road be built in order to access the golf complex and open up Big Cove to residential and commercial development. The Hays family donated 650 acres for the golf complex and began developing upscale housing on their remaining acres. In 1998, the city of Huntsville completed a 4-mile road from the west side of Monte Sano Mountain over Blevins Gap to the golf complex, which made Big Cove 30 minutes closer to the metro area. There is no RSA hotel affiliated with this site.

This 54-hole complex sits in a natural bowl with the Flint River, lakes, a panoramic mountain backdrop, and 20 holes which touch the water. There are two very different 18-hole championship courses (Highlands Course and River Course) and one 18-hole par-3 course. There is a Scottish-Links style layout for the Highlands Course and a Hilton Head layout with ponds, a river, and creeks for the River Course. Large amounts of dirt were moved to create diversity for the courses, and thousands of Japanese black pines, oaks, dogwoods, and crepe myrtles were planted.

The River Course was built on former soybean fields on the Flint River with 32 interconnected lakes and ponds near the Hays Nature Preserve. The par-3 course has several lakes and ponds but no trees. There is a 35,000 square-foot clubhouse with a golf shop, dining room, grill, and meeting rooms. Across the river from the golf complex is a wildlife sanctuary protecting 1,000 acres of forest, open fields, and wetlands for fishing, picnicking, hiking, horseback riding, and wildlife viewing.

Upon completing this golf complex, strip malls, churches, schools, a fire station, parks, and motels were developed in Big Cove. Almost 4,500 houses have been built in Big Cove since 1990. These new rooftops led to significant commercial expansion in the area (2 million square feet). Commercial development includes restaurants, grocery stores, pharmacies, gas stations, financial institutions, fitness centers, medical and dental practices, veterinarians, and health clinics. The golf complex, residential, and commercial development have provided thousands of jobs and millions in tax revenue. The continued spending of golfers and new households provides a positive economic impact on the Huntsville area. ●

Alabama Success Story

State of Alabama Engineering Hall of Fame (AEHOF)

BY DR. GARY APRIL, SECRETARY/TREASURER, AEHOF

The 200-year history of Alabama has been woven around the profession of engineering. Indeed, the magnificence of landing a man on the moon and placing a research laboratory into earth orbit are examples of how engineers worked in Alabama's Rocket City to achieve these objectives. The Saturn V rocket, the Hubble Telescope, and the Space Shuttle are examples of projects touched by Alabama's engineers. The Artemis Project continues that tradition, and the internationally recognized Davidson Center, host of NASA's Space Camp, brings the world to Alabama while introducing students to STEM disciplines important in the education of future engineers.

Other things on our planet are equally exciting. The recently completed I-20/59 major business replacement project in Birmingham, Corridor X (I-22), and the I-565 interchange are civil projects that provide easy access for the delivery of goods and services that power the state's industries. Similarly, the Bankhead Tunnel, the Africatown Bridge, the Mobile Bay Twin Bridges, and Horace King's experience as Alabama's master bridge builder are other examples of engineering skills and foresight to get people to essential destinations.

The RSA's Robert Trent Jones Golf Trail, with its associated hotels and spas, has been singled out for its reliance on engineering know-how and the impact it has had on Alabama's tourism industry. It is a classic example of moving earth around to create purpose and advantage for the state.

The emergence of iron and steel in Alabama's Magic City is rooted in the talent and skill of those we call engineers. We see evidence of this era when we see the Sloss Furnaces, the statue of Vulcan standing majestically over Birmingham, U.S. Steel's Fairfield Works, and the Tannehill Furnace.

The crafting of the CSS H.L. Hunley, the first operational submarine built in Mobile during the Civil War, shows the creativity associated with this innovative technology. Much later, the Mercedes-Benz USI M-class facility ushered in Alabama's automotive industry.

And what of the future? Where will the next breakthroughs occur? Rest assured that Alabama engineers are now formulating answers to those very questions. It has been said that a successful engineered product becomes a part of the fabric of life, seemingly vanishing within the structure of our existence and not being noticed at all. Whether that is flipping a switch to provide light and heat to our homes, riding to work over well-designed and constructed roads and bridges, designing medications that heal our tired and weak bodies, or sharing the pride when an American flag is planted on the surface of the moon, be sure that an engineer was involved.

The State of Alabama Engineering Hall of Fame, established in 1987, commemorating the 150th anniversary of formal engineering education in Alabama, is dedicated to the annual recognition of individuals, corporations, and projects that tell the story of the state's rich relationship with the engineering profession throughout its history. The organization has honored over 215 individuals, 33 corporations, and 46 projects in its 34-year history (go to engrhof.org for details about who we are and what we do).

But more importantly, people honor engineering achievement each day when they flip that switch, drive that car, or pop that morning pill, with little or no thought that the expected results will be delivered. **That's Alabama engineering success at its best.**

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. ●

Expansion of Medicaid

CONTINUED FROM PAGE ONE

years of $2.38 billion. With these savings, Alabama can afford to provide coverage for 300,000 Alabamians who are struggling to make ends meet and strapped with medical bills that force some families to file bankruptcy. Additionally, over the next six years, the report projects that expanding Medicaid in Alabama could create an estimated 20,083 jobs.

Further, savings resulting from expanding Medicaid will also have benefits beyond our workforce. Medicaid expansion will assist K-12 schools and universities across Alabama by generating significant increases in income and sales tax revenues – the funding source most at risk of decline in times of economic instability.

When I have personal conversations about Medicaid expansion or when speaking at conferences, I hear overwhelming support for Medicaid expansion in Alabama. We all need to work together to ensure that Alabamians have access to healthcare. To my fellow business leaders, let's step forward and use real data to show how common-sense decision-making can be for the benefit of all.

I would like for the story of Alabama to be a positive one of ensuring that all of our neighbors have access to affordable and quality healthcare. One where we save money, save lives, and make our state one of the best places to live, work, and raise a family. I encourage Alabamians to dive into the facts and stop listening to political rhetoric. Informed voters are trusting voters. I encourage Governor Ivey and our Legislature to take the necessary steps to ensure our state is the best it can be. And the only way we can be the best is if all our residents have access to quality, affordable health insurance.

David Silverstein is founder of The FiveStone Group real estate firm based in Birmingham. He was formerly an operating principal at Bayer Properties, LLC, where he directed development efforts and managed Bayer's relationship with governmental entities nationwide. ●

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- November 7-8, 14-15, 21-22 **$244**

Riverview Plaza
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Grand Hotel (plus a 15% resort fee)
- September 5-6, 11-12, 18-19 **$127**
- October 2-4, 9, 11-12, 30 **$137**
- November 13, 20-21, 27-29 **$137**

Grand Hotel RSA Golf Package (plus a 15% resort fee)
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- November 13, 20-21, 27-29 **$209**

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- November 6, 13, 20-21, 23-24, 27 **$119**

Marriott Shoals RSA Spa Package
- September 11, 18, 25 **$210**
- October 12, 16, 23, 30-31 **$229**
- November 6, 13, 20-21, 27 **$229**

Renaissance Ross Bridge
- September 1, 6, 18, 25-26 **$119**
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- November 20-22, 27-29 **$129**

Renaissance Ross Bridge RSA Spa Package
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- November 20-27 **$119**

Auburn/Opelika Marriott Resort RSA Spa Package (plus a 10% resort fee)
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- Nov. 20, 23-27 **$234**

Prattville Marriott
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- Nov. 6-7, 13-14, 20-23, 27 **$99**

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Specific room requests may require additional charge. Rates available the 1st of the month and are not applicable to groups.
The RSA room rate will increase by $10.00 at each hotel 10/1/22. Spa package pricing has increased too, commensurate with the room night increase.
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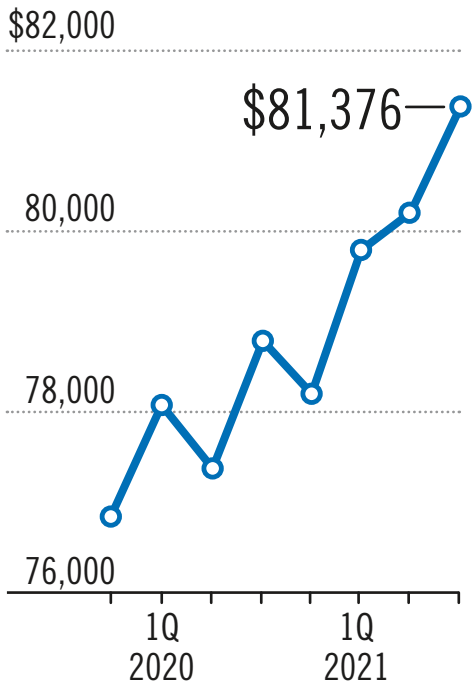
Average Annual Salary for Registered Nurses*



* Analysis of salaries for 60,000 nurses. Excludes bonus pay such as overtime.
Source: Premier Inc.

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