essage From Your Preside

Newsletter •

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"This one step, choosing a goal and sticking to it, changes everything -Scott Reed

"Don't forget Where You Put Your PARA-phernalia."



The day after my family and I returned from a wonderful Caribbean Cruise, I was savoring how fortunate we were. I returned a call that day, left on my answering machine and found someone still suffering deeply from the trauma of 9/11. More than nine years later, it is becoming easier for many to largely move on. However, while counting our blessings we should make a special effort to reach out to those who are still suffering grievously.

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You may recall in the last President's Message (Spring 2010), I noted that we could not expect much sympathy from our fellow citizens in the current economy and were lucky if we only sensed unspoken hostility. Since many in the private sector have seen their retirement security vanish, they question why their taxes increase to pay for their public sector counterparts. As former governmental employees, our pension benefits are constitutionally protected. Further, our other benefits were largely part of a package to induce us to join the PA and we relied on such benefits to stay with the PA and when making our decision to retire. They were earned and we maintain are legally owed to us. Unfortunately, they sometimes, in the public mind, are wrongly lumped in with excesses reported in some public systems. The atmosphere has, if anything, turned darker so I hope when you meet hostility that this message will provide you with some helpful facts "to make a better case" why the level of our pension and benefits for the vast majority of PA retirees are reasonable promises that deserve to be honored.

Let me comment on why I feel the atmosphere is darker. First, New Jersey Governor Christie's September 16th "request" letter that the PA terminate the EZ Pass benefits, and the submissiveness of the Commissioners to that "request", is extremely disturbing to say the least. I have written to the Executive Director and spoken to senior PA staff urging continuation of the existing policy, obviously without much effect. It raises a serious concern that commitments to retirees on which they relied in making their life long employment and "when to retire" decisions are subject to not being honored for "press headline" effect alone, since in this case in particular, the costs are minimal to the PA. Second, on September 2nd the New York Comptroller Tom DiNapoli announced the average contribution for the Employee Retirement System (ERS) will increase from 11.9 percent of salaries to 16.3 percent. That means that taxes which are already a sore point in these difficult economic times will have to go up and/or services will be cut to pay the increased contribution rate. In Nassau County where I live, pension contributions would increase from \$114 million to about \$147 million, a \$33 million jump.

In large part this increase is necessary due to losses the Common Retirement Fund (CRF) sustained in fiscal year ending March 2009, when the portfolio lost 26.4% or \$44 billion of its value from the preceding year. Additionally, the Comptroller's need to increase the contribution rate is linked to the fact that he now assumes the March average annual rate of return on the pension fund investments will be only 7.5% instead of the higher 8% that has been used since 2000. The reduction reflects the rates of return over the last ten years (3.7%) and the potentially slow and prolonged economic recovery. The outcry over the Comptroller's action was relatively muted. For example, I could not find a mention of it in the New York Times or the Wall Street Journal. This may reflect the recognition that the increase in the contribution rate was unavoidable.

Of course, there were understandably some complaints. For example, the Nassau County Comptroller called the increase to 16.3% "shocking" and the Suffolk County Executive said, "This increase is very significant and...there is a crying need to change the public sector pension system." (See 9/3/10 Newsday article "Pension Costs Jump"). No one today seems to remember that in the 1990's there were several years when employers

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From Your President - continued from page 1

made no contributions to the NYSCRF, and until last year, there had been five consecutive years when the employers' contribution had been reduced.

As a matter of fact, while employer contribution rates are rising due to recent financial market declines, the System's rates have been in single digits for 17 of the last 20 years. In 13 of those years, the rate was less than 4%; in 10 of those 13 years, it was equal to or less than 1.5%. During the last decade, the rate was less than 1% in six of those years, five of them consecutively. This was based on the strong investment performance of the Fund, which as a long term investor has suffered through these periods before. In the 2000-03 market downturns, the Fund lost an estimated \$31 billion, but recovered that amount in less than two years. Whether or not the rate of return was lowered enough is also a hotly debated issue. Di Napoli's opponent, a former hedge fund manager, believes a rate of return of around 6% used in the private sector is closer to the mark. DiNapoli in his September 2nd press conference indicated the 7.5% return rate is more conservative than the top 100 private pension funds. Even with these changes DiNapoli said the pension will no longer be fully funded. While for 2011, the System is fully funded, projections indicate that in 2012, it will be 94% funded. The Comptroller stressed it remains one of the strongest public retirement systems in the nation and can meet its obligations to retirees (please see Newsday article of 9/3/10).

So here's what you can point to as coming from the Comptroller's Office when you find yourself with individuals who believe government retirees are overpaid and are all gaming the system:

As to claims that taxpayers are shouldering the burden of paying lavish public pensions, for those retiring in fiscal year 2010 ending March 31st, whom you would expect to have the largest ERS pensions, the average pension is \$25,441. The average pension for all ERS retirees is \$18,300. Those who read newspapers could infer that six figure pensions are the norm rather than the exception. However, statistics indicate that 61% of ERS pensioners receive less than \$20,000 annually.

Over the past 20 years, investment returns accounted for 84% of the CRF's income. During this same time period, the System took in \$28.3 billion in member and employer contributions but paid out \$86.5 billion – all while net assets more than doubled, from \$50.5 billion to \$134.3 billion.

Government retirees' pensions are an important spur to New York's economy. NYSLRS (New York State and Local Retirement System) retirees and beneficiaries are responsible for \$9.5 billion in economic activity in New York State and have created an estimated 55,500 jobs in the State through their spending. This income and spending has helped stabilize the economy during the recession and has provided steady tax revenues to local governments.

The question of affordability of the pension system is being addressed through the enactment of significant pension reform designed to lessen the cost to the taxpayer. There are now 5 pension Tiers with each successive Tier being less generous to the retiree. The Comptroller's Office indicates that currently 94% of its current membership are in Tiers 3 or 4, which offer basically the same benefits. A new Tier 5 became effective in January of 2010 and, as of early September, already covers more than 20,000 ERS members.

There are a considerable number of studies that compare private sector with public sector compensation. In an April 2010 study entitled "Out of Balance? Comparing Public and Private Sector Compensation over 20 Years" authored by two Professors at the University of Wisconsin reported that for comparable work, states paid less adjusted to include benefits than does the private sector. In New York, state workers are paid 7% less overall than those in the private sector, and local government paid 5.9% less. The study also found jobs in government frequently require much more education.

As the Comptroller has said, if we fail to pay the bill we will end up like some other states including New Jersey, to wit in a hole from which no one can find a way out. I want to close by acknowledging how helpful and professional the Comptroller's Office has been in responding to the many requests that PARA has made.

Dick Helman



PARA

Our PARA website invites retirees to join the PA and/or PARA Volunteer Advisor List. As the Website indicates, we are updating our contact information on retirees.

We are also collecting information about our retirees for them to consider participating as a volunteer advisor to the PA and/ or PARA. As we all know times are really tough. Even the Port Authority is going through the same business hardships as many other organizations.

There may be times when the PA and/or PARA may need someone with your particular experience or expertise. Click on the PARA website on paranynj.org to fill out a volunteer info card. There is no commitment required by you. However, if we can use you and you are willing to help, we can as they say "make a deal." The website again is www.paranynj.org, continuously updated so visit frequently.

EDITOR'S NOTE:

The extensive article in the last issue of Paraphernalia which focused on interviews with the PA retiree volunteers at the Tribute Center was written by PARA Board member, Holly Blauser, and edited by Gerald Doherty. Holly, Jerry and Rae Ann Hoffmann were the Board members who spearheaded PARA'S two visits to the Tribute Center at the World Trade Center site in the spring of 2009.

By the way, if you would like to join those retirees and some active PA employees as volunteers at the Tribute Center, you can contact our dear friend Tracy Grosner, Volunteer Program Coordinator, at 22 Cortlandt St., Suite 801, NYC, NY 10007.

Looking For A New Car? Safety Considerations For An Older Driver

by Ralph Verrill

Awareness of possible problems associated with senior driving and some of the things available can help keep us driving safely. Experts on cars and aging at A.A.A. and the National Older Driver Research and Training Center at the University of Florida have issued a guide listing features that older drivers should consider, especially if they suffer from one or more of the usual physical problems related to age including stiff or painful joints, diminished vision or hearing, and increasing difficulty in multitasking. Government estimates are that the number of licensed drivers age 65 or older will increase from 29 million in 2005 to more than 40 million in 2020. Many of the features recommended could apply as well to drivers younger than 65.

For those with problems involving hip, knee, ankle or other leg problems: consider a six way power seat with adequate range for satisfactory height and comfort. You should be able to see over the top of the steering wheel, be at least 10 - preferably 12 or more - inches from the air bag in the center of the steering wheel and reach the pedals comfortably.

For those of small stature: in addition to the above, adjustable brake and accelerator pedals and a tilt and telescoping steering wheel.

For those with hand pain or otherwise diminished fine motor skills: four door models for easier entry and exit (avoid models with heavy, wide doors that can be difficult to maneuver in heavy wind or tight parking spaces), thicker (or wrapped) steering wheels, keyless entry, ignition on the dash, larger controls for accessories, power adjustable seats and mirrors.

For those with painful or limited back, neck, shoulder and arm movement: a tilt and telescoping steering wheel, large wideangle mirrors, heated seats with lumbar support and comfortably fitting seat and shoulder belts as well as rear and blind-spot obstruction warning sensors. Many new cars have higher metal sides and rear seats that reduce visibility and make it more difficult to twist as necessary to check the rear when backing and the right and left blind spots when changing lanes.

Avoiding vehicles with high entrance steps and/or low floor wells will also ease vehicle entry and exit. Of course no unnecessary distractions in the car such as cell phones and texting should be present. There is a dispute among the experts as to whether a GPS unit is a worthwhile addition or just another distraction. One consideration is simplicity of operation. If a passenger operates the GPS, the driver can be relieved of the distraction.

The above fixes can help older drivers extend their driving life but eventually the wisest and safest course may be to leave the driving to others. This brief article is not intended to be an exhaustive or comprehensive listing of what's available to older drivers. Information is available from AAA, AARP, State DMVs and other sources including driver training courses some of which are designed specifically for older drivers.

A Common Language - Or, Getting A Head In England

By Sam Notkin

The meeting ends amicably; each side with a broader all-English vocabulary for future business and humorous comparisons. The shipping manager walks me to my car, but my departure is delayed when he points out that one of my tires has a "puncture." At the same instant I see a flat tire and we are both amused by my expanding bilingual English dictionary. The "tyre" (tire) is quickly replaced by a spare at the company's garage, and I am about to leave when nature intervenes. The shipping manager and I are now on "Christian" (first name) terms, a formal process that can sometimes require months or years to achieve. So, I ask if I can use the bathroom before starting on my drive North. He hesitates, then asks me if I really want to take a bath. We have a final laugh about our common language and I drive off on my way, with route directions, ending with the inevitable "Once you see the bag o' nails near the old English Steel plant." I am assured that there is a bag of nails near the intersection of Moor Road and Duke Street, and that the company I plan to visit is close by—"You *caaahn't* miss it." I decide not to ask if there really is a bag of nails near an old factory and, in the fullness of time, I learn that there was indeed a pub named The Bacchanalia at the indicated location. Evidently it was a name too long and foreign-sounding; in little more than a century Bacchanalia is smoothed down to "Bag O' Nails," so that strangers speaking a strange blend of English can be given clear instructions to follow the road to the North of England.

The counties of central and northern England have vast quantities of two-way ocean and air traffic with the United States, and it is my job to secure a maximum portion of this lucrative general cargo for routing through our bi-state port. My efforts on this trade development trip succeed in winning new amounts of valuable general cargo in both directions. Of equal importance is the retention of some existing port business that we risked losing to an East Coast competitor.

Back in London, I am immediately involved in meetings with one of the largest British users of our port. The director of distribution has decided to quote CIF (Cost, Insurance and Freight) delivered domicile to his American customers, and is researching comparative costs and transit times for rail and motor carrier systems from the NY/NJ port region to various US destinations. He requests a quick summary of comparative information prior to receiving a more detailed report. I agree to an early meeting, and provide the required oral summary in what I consider to be a concise, informative survey. I come to the end of my report with a feeling of accomplishment. I lean back and hear the esteemed British director say: "There's nothing in it." I slowly recover from my shocked embarrassment and, after a few minutes, am still wondering why I have been humiliated by hearing that there is no substance, no meaningful content, in my discourse. A follow-up comment by one of the junior shipping staff comes to the rescue: "I should have thought," he said, "that we would have been faced with greater cost and transit time differences than those we have just heard. There really is nothing in it." Blessed relief. All is clear once the British meaning of "nothing in it" has been established.

Weary but happy, I return to the office and ask my secretary how many people had called during my absence. She replies that there have been no callers, to which I say: "Impossible! There must have been some phone calls while I was away?"

Unflustered, Heather replies that yes, there have been numerous telephone calls for me, all duly recorded, but there had been no callers—that is, no personal visitors had come to the office to see me.

I'd had enough of non-stop translating and interpreting, and I say to Heather, with some emphasis, in half-and-half English: "Bloody hell, I need a vacation." She smiles her usual serene smile and politely corrects me with: "I believe you mean that you need a holiday."

I was tempted to tell Heather that I was ready to "Throw in the towel," but she would not have understood. Heather only spoke English.

AUTHOR'S BIO

Sam Notkin joined the PA in 1958 as one of four representatives at the Brussels World's Fair. Previously, he studied international economics at Columbia University, earning B.A. and M.A. degrees. Sam was assigned to the PA's London Trade Development Office in 1963 where he was responsible for trade relations between the Port of NY-NJ and Britain, Ireland, Spain, Portugal, Israel, and West Africa. He retired after 21 years of service at the London office on behalf of international business development. Sam is a veteran of WWII, having served with the US Army's 99th Infantry Division in Normandy, Belgium, and Germany, and was twice decorated. He now lives in Dublin with his wife, Kay, and is active in Irish television, radio, and lectures at various schools and colleges.

Board Highlights

On June 25th the second quarterly meeting of the Board of Directors for 2010 and the Association's Annual Meeting were held at the Port Authority Bus Terminal.

The Annual Meeting was highlighted by a visit and presentation by Kevin Murray, New York State Deputy Comptroller for the Division of Retirement Services who spoke at length detailing the current financial state of the pension fund, the problem of future pension funding by local governments in light of falling tax revenues and legislation which has been proposed to deal with this problem. He stressed that although the proposed legislation permits employers to smooth out their contributions through periods of market fluctuation it has been mischaracterized in the media as a "loan" and in fact provides safeguards against future severe downturns. This legislation has not yet been passed by the Legislature. The results of the recent election of Board members was reviewed with Jerri Raczynski, Mike Morrow and Arnold Karvasarsky welcomed as new members and the following existing members continued for additional terms: Ralph Verrill, Stan Raith, George Jensen and Dominick Varricchio. All terms are for three years.

At the Quarterly Meeting, the recent IRS requirement that employers report "Cadillac" plan health benefits in connection with health care reform were reported on and discussed. The Board noted the need to monitor developments on this matter and the possible need for action as it becomes clearer what is involved. To better enable the Board to communicate with the membership on these and other issues which may require action, the Association is initiating an e-mail or "E-blast" communication program with its members. Financial, website and audit reports were presented to the Board and discussed; and Rosemary Scanlon, advisor to the Board, attended her first meeting and discussed with the Board recent Pension System concerns. Thanks were extended to Tom Kearney, Al Pettenati and Dick Rowe upon their retirement from the Board.

Highlights of the September 27, Board meeting will appear in the Spring Newsletter. The next quarterly Board meeting has been scheduled for December 8, 2010 at the PA Bus Terminal.

Ralph Verril

TRIBUTE WORLD TRADE CENTER

The Tribute newsletter noted the 9th anniversary of September 11, 2001. The Tribute Center, located on Liberty Street, is a museum dedicated to preserving the memory of the World Trade Center, the events of September 11, 2001 and February 26, 1993. Volunteers lead walking tours, serve as gallery guides, and work on administrative projects. Volunteer hours are flexible and can be scheduled 7 days a week, with a minimum commitment of 4 hours per month. If you are interested in joining the volunteer program at the Tribute Center, please email volunteer@tributewtc.org or call 212-422-3520 ext 112.

PARA's New Online News Service

PARA launched a new service - online Bulletins / eBlasts as one more way to keep our members up to date about important matters, especially when time is critical. The latest Bulletin, sent October 4, gives a brief overview of the New York State Common Retirement Fund, and some surprising facts about average NYS pensions.

PARA's online Bulletins supplement our semiannual newsletter, PARA-phernalia, and are an economical way to keep you informed about time-sensitive issues such as impacts to the NYS pension, benefits and legislative issues, and when and how you could take action to make sure your voice is heard. If you haven't signed up yet to receive PARA's online bulletins, do it now! Sign up here: http://paranynj.org/Newsletters/Parabulletin/index.htm.

While we're at it, here's a reminder to send in your dues, still a very affordable \$5 a year! Join now! Go to: http://paranynj.org/Dues/index.htm

Rae Ann Hoffmann

Membership Dues June 1, 2010 to May 31, 2011

If you haven't sent in your \$5.00 dues for the current membership year we would appreciate your doing so. Your dues provide the funds required to cover the cost of our Newsletter, maintaining our website, contact with Albany and other retiree organizations, any required special mailings and of course our newest endeavor, eBlast. Simply fill in the required information on the enclosed self mailer, insert your dues, seal it, add postage and send it on its way.

HOLIDAY GREETINGS

"Finish each day and be done with it. You have done what you could; some blunders and absurdities have crept in; forget them as soon as you can. Tomorrow is a new day; you shall begin it serenely and with too high a spirit to be encumbered with your old nonsense."

.....Ralph Waldo Emerson

We appreciate the opportunity to serve you and extend our very Best Wishes for Peace & Joy this Holiday Season and for a New Year full of Health, Happiness and Prosperity

from the President and Board Members of PORT AUTHORITY RETIREES ASSOCIATION

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A Look Back to 1993 by Stan Raith

What follows are excerpts from Volume 56, Number 2, 1993 of the Diary. Thanks to Joe Todisco, who was kind enough to give me a copy of that issue. Of course I couldn't include it in its entirety but tried to recapture the essence of its content. I thought too, that we sometimes forget that first incident but we need to remember it and those we lost then as well. Here goes.

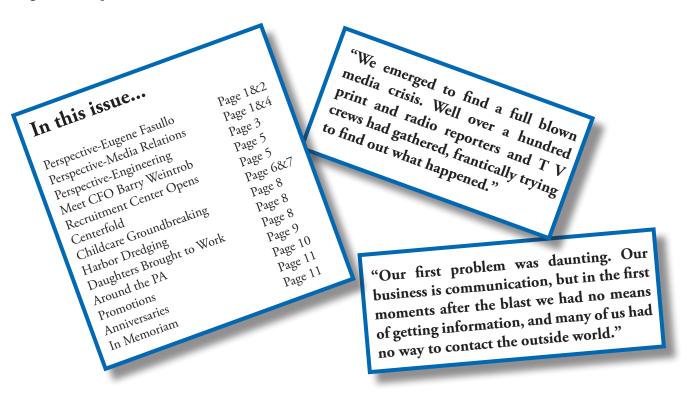
"On February 26, the midday quiet of a snowy Friday was interrupted by an explosion that rocked the World Trade Center. Throughout the Port Authority, the blast disrupted lives and days, weeks or even months of long work hours."

"The World Trade Center is back in full swing and looking better than ever. In this issue we have put together a number of perspectives on the blast and restoration activities that followed it, along with coverage of other PA news."

Q&A With Eugene Fasullo

"Being trapped in an elevator for several hours didn't stop the PA's Chief Engineer from finding out what happened almost immediately after his escape."

- Q. When did you get to call your wife? Not until 6 o'clock that night.
- Q. Why did we evacuate the Vista Ballroom on the first day? At the Vista Hotel there were hundreds of people scampering around directly over where the explosion took place. So I pulled Stanley Brezenoff over to the side, and then very quietly I told him we had to evacuate the ballroom. Well, he didn't know what I was talking about at first. He thought I was a little flaky or something. I explained to him that the ballroom is right over the crater.
- Q. What was the danger? The immediate danger was that the columns supporting the Vista Ballroom were weak because the floors that were laterally supporting them were missing. Later, one of the first things we did was to install temporary bracing to support those columns.
- Q. Did the design of the tower protect it from potentially greater damage? Absolutely. This is an unusual building. Its design was unique at the time it was constructed.



Escape from the Elevator

"What started out as a normal lunch wound up being a visit to the Twilight Zone," Assistant Chief Engineer of Construction **Dominick Montalbano** recalls. "One minute I was discussing my usual Friday lunch with **Frank Lombardi** and **Gene Fasullo**, and the next thing I know the elevator stopped. The lights went off and emergency power came back on. We heard the other two cars move but our car didn't budge, so we continued to ring the emergency button. About 20 minutes later, smoke came up under the door.

According to Vincent Miller, co-captive in the elevator with Gene Fasullo, Montalbano, Lombardi, Mohammed Mohib, and Peter Renaldi, "The elevator went to 68 and two more people-Rich Williams and Joan Bennett from the Law Department-got on. At about the 58th floor, the elevator stopped. We did not hear an explosion or feel a shock. We pressed emergency buttons and got a recorded message that said the call had been received."

When the smoke began to fill the elevator they realized something was wrong and they had to think fast.

The engineers pulled open the elevator doors. A 2" thick gypsum board wall faced them. They had no idea what was on the other side of the wall; it might have been a bathroom or storage area. They tried to kick through the wall, to no avail. Then they inventoried their escape tools-basically car and house keys.

With their make-shift tools they cut through the gypsum plank and attempted to open a hole about one-foot square.

Miller explained, "During this period we tried to remove the panel on the roof, but there wasn't any. Then we removed a wood panel on the side to locate the side escape hatch but it could only be opened from the outside. By this time we had removed the first of two of the gypsum wall layers, which was 1" thick. After springing open and removing the elevator manual control panel cover door, we used a hatchet to cut through the remaining gypsum plank.

They cut a 12" square hole which opened into a 12" deep pipe chase, where what felt like a good supply of fresh air was available. A pipe chase is a narrow access area between two walls for water supply and plumbing.

"We stopped to catch our breath," Miller recalled, "and then the lights went out permanently. We were in total darkness and the emergency button went out."

"When the lights finally went out for good," says Montalbano, "We used the night light in our beepers and a book of matches for lighting to guide us as we proceeded to cut through the elevator shaft wall to escape." They opened a small hole in the gypsum board wall and heard what sounded like breaking glass.

"Good news," someone announced, "we hit tile in the ladies room." By chopping away with the control panel door-each person took a turn-they managed to make holes that were 12" X 18" in each wall.

Fasullo then organized the escape from the elevator to the bathroom. He was the last to leave.

The scope of destruction on the B-Levels stunned engineers and emergency personnel. Workmen were lowered via "spider rigs" into the crater to assess the damage. Removal of tons of rubble and reinforcement of lateral supports took place as investigators painstakingly sifted through debris

Restoration of the Twin Towers has occurred with amazing speed. The tremendous clean-up effort included replacement of large areas of plate glass, installation of improved safety/security in time for the warm weather. Tenants and employees were moved back to schedule,

Guess Who Came to Breakfast

On April 8, 1993, Stanley Brezenoff personally welcomed all displaced PA staff members back to the World Trade Center. He and members of his staff traveled throughout the building greeting employees. He is seen here with the members of ITD's Operation Support Group.





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World Trade Center Progress

How do you stay on top of all the incredible activity at the World Trade Center site? The best source is the http://www.panynj.gov/wtcprogress/index.html, which posts weekly updates including new construction photos, videos, project updates and press releases. A new camera links right from that page, and you'll also see featured news videos that help to make the experience of the rebuilding very real, even from a distance. Go to: http://www.panynj.gov/wtcprogress/live-camera.html.

The building progress at the World Trade Center site is extraordinary. One of the most comprehensive articles, written by David W. Dunlap, (http://bit.ly/dx98QM), published September 5, 2010 in the NY Times, captures some of the unprecedented complexity of this mammoth construction project. Two recent news videos – one from http://bit.ly/cDhPGU, and the other from http://bit.ly/9GEeuz, posted September 10 and 12, 2010 respectively, show PA Executive Director Chris Ward walking through the construction, sharing a behind-the-scenes experience that few will see. MSNBC (http://on.msnbc.com/amqb3C) featured a 24-hour time-lapse video of the fast-paced work at the site, and Mike Kelly of The Record shared the thoughts of some of the construction workers at the WTC site (http://bit.ly/cfxAkz). The progress is breathtaking. Keep track of it, and spread the word!

Rae Ann Hoffmann

ALL STARS

The Human Resources Department had spoken to the PARA Board regarding the All Star Project (ASP) which the PA supports. Gloria Strickland, Director of the All Stars Project of New Jersey and Diane Stiles, Managing Director of the Castillo Theater spoke to the PARA Board about their volunteer opportunities.

ASP is a national nonprofit organization dedicated to promoting human development through the use of an innovative performance based model. It sponsors community and experimental theater, develops leadership training and pursues volunteer initiatives that build and strengthen communities creating activities for poor and minority young people.

Programs offered for young people include an All Stars Talent Show network for young people to perform and/or produce community based talent shows. A Development School for Youth or a youth theater. Contact Diane Stiles, dstiles@allstars.org or Melanie Hoffman, mhoffman@allstars.org