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



A Message From Your President

This past September marked the fifteenth anniversary of the attack on the World Trade Center. It's hard to believe that so many years have passed already. Clearly, without a stutter or a hitch, time marches on. This was a pivotal event in so many ways for the nation, for the region and for the Port Authority. Each year, as we remember the victims and their families, the emotions of that day flow to the surface once again and we mourn their passing as well as the devastation of that day and its aftermath. More than once we hear some version of: "We will never forget". This year, as I sat in St Peter's Church on September 11 for the PA's annual memorial ceremony, I heard once again the recorded voice of our friend and colleague, Ernesto Butcher, as he read aloud so smoothly, yet so solemnly, the names of each PA staff member who was lost on that day. For me, the words and the commentary from the guest speakers are a stark reminder every year but they simply do not -- perhaps they cannot -- capture the depth of the feelings that will remain forever.

But the names . . . yes, the names . . . We remember them well.

Our retirees were invited for the first time to participate in this year's annual "Remembrance through Renewal" (RTR) program, which is sponsored by the PA and is held each September as employees (and now retirees too) volunteer a day of service in September for one of a number of organizations that have been approved by the PA. This year some retirees signed up and joined with their former colleagues in this effort and we are hopeful that this opportunity will grow within our retiree community in the years to come. More information can be found on the PARA website www.paranynj.org. As information becomes available for next year's program we will post it as soon as possible.

Bridgegate too was a pivotal event in the PA's 95 year history. As I write this message, the *Bridgegate* trial is underway. It is unclear at this juncture what the outcome will be. Perhaps, as you read this, there will have already been a conclusion. We surely hope that a final resolution will be forthcoming and the PA will be able to move forward with a renewed focus on regional issues within the intended parameters of the founders and as outlined in the Port Compact. It remains to be seen just how the long-term impact of *Bridgegate* and the unprecedented political staff appointments and control from outside the agency will affect the PA organization as it seeks to address the various needs of the region. Despite the ceaseless discussion over many, many months, there is still, as of this writing, no adopted bi-state legislation regarding "PA Reform"

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and there is no selection of a new CEO. And yet there is an ever growing agenda of major projects, both complex and controversial, requiring steady and committed leadership and dedicated knowledgeable staff in order to navigate among the range of disparate regional interests.

Over these past several years, PARA has been posting a number of articles from a variety of media sources regarding the impact on the PA from the *Bridgegate* caper and the outside control issues. We do this as a way to provide our members information on this salient issue. We encourage you to visit the website (www.paranynj.org) from time to time and to explore the wide range of items of interest to our retiree community. The website is our way to keep in touch with you, our members. Hopefully you have found it to be helpful.

As we look ahead, winter is fast approaching and we are entering the holiday season once again. We extend our very best wishes to each of you and to your family at this special time of year. We hope that 2017 will bring peace and good health to all.

Dave Gallagher
President, PARA



Sedona Fire District **911 Memorial**

(submitted by Scott Jablow, retired JFK 2010)

After a 30 year career with the Port Authority Police Department, I retired and began a new life in the red rock mountains of Sedona, Arizona. I took an interest in the local politics of Sedona and by 2012 was elected to the Sedona Fire District as a Governing Board member and later in 2014 was elected to the City Council. In 2014 I learned there were a few remaining artifacts from the WTC and applied to receive them. In August 2015 I was notified that our application was approved for a 3000 pound 18" x 18" 5'6" tall girder from an exterior wall of Tower One, 20th floor.

After two months of planning and nine months of fundraising efforts, we raised \$88,000 from local residents and businesses including a grant of \$5,000 from the Gary Sinise Foundation. On September 11, 2016 the Sedona Fire District dedicated this memorial to the world, the 15th anniversary of that tragic day.



Board Highlights

The second Quarterly Meeting of the Board of Directors was held on April 11, 2016, at 10:03 am in Times Square Hall at the Port Authority Bus Terminal. Reports of the Committees of the Board were given. Treasurer Isaacs reported a relatively quiet quarter. The majority of the 2016 dues were received in November and December. New people are joining each month. Through the efforts of Directors Lombardi, Malone-Hodges and Hellenbrecht, we have been actively recruiting new members and will continue to do so. Director Jensen reported that PARA finances remain healthy. He also recommended that the accounts be transferred to a different bank as the current bank had been taken over by another and new requirements make it inconvenient to continue to bank there. Director Karvarsarsky reported that the webmaster and the website are doing well and that all should be mindful of the accuracy of the website content and report any discrepancies to President Gallagher and Vice-President Hoffmann. President Gallagher reported that we stay abreast of New York State matters affecting pensions and benefits through the RPEA newsletter and through our contact, Bryant Kolner, President of APRO, with whom he stays in regular contact. The pending Port Authority reform legislation has stalled



Dave Gallagher, Joe Morgan, Glenda Hutchison, Julia Basile, Joe Monte, Jerri Raczynski, Joe SanSevero

because the states do not agree on the content. The legislation passed in each state must be identical to be finalized into law. Director Philmus was asked to participate in a trans-Hudson commuting capacity workshop to establish long term commuting plans connected to the redevelopment of the bus terminal. We will continue to report on this as things progress.

The Annual Meeting and the third Quarterly Meeting were held on July 19 at the Bus Terminal. Also attending the Annual meeting were guest speakers Julia Basile, Deputy Director of Human Resources, Joe Morgan, Employee Benefits Manager, Glenda Hutchinson, Service Delivery Supervisor and Joe Monte, editor of the PA News. Julia began by briefing the Board on the challenges of keeping the cost of health care down. She did assure us that retiree benefits are a given and HR will continue to ensure that we get what we are entitled to with no impact to the level of benefits. She described "MSK Direct", a partnership with Memorial Sloan Kettering intended to improve access to cancer treatment for employees,

retirees and their covered dependents.

Glenda Hutchinson assured us that every call that comes in to HR is handled. The best days for quick turnaround are Tuesdays through Thursdays. The direct number is (212) 435-2870. Joe Morgan reported that premiums for Medicare Part B are deducted from monthly Social Security benefits by Social Security and reimbursed for certain retirees and their spouses based on title and date of retirement. The Port Authority is now enrolled in Medicare Part D, covering prescription drugs. The cost also comes out of Social Security benefits dependent on income. There is no Port Authority reimbursement for Part D. Joe Monte reported that HR is working on digitizing news within the agency via a website with access for all. Retiree access is expected to be available in 2017. The annual election results are as follows: Directors Raczynski, Morrow, Karvarsarsky, Jensen, Somerwitz and Malone-Hodges were approved for 3-year terms. The Board officers were re-elected as follows: President Gallagher, Vice-President Hoffmann, Treasurer Isaacs, Assistant Treasurer Cutler and Secretary Raczynski.

At the third Quarterly meeting, guest speaker Chairman Degnan, updated the Board.

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Dave Gallagher and Chairman John Degnan

He began by complimenting Diannae Ehler on the short-term improvements to the Bus Terminal. He spoke about the proposed Gateway Project and the continued confidence in the agency displayed by the fact that it was chosen to lead that project. He also gave updates on other ongoing PA projects and expressed frustration with the

ongoing Executive Search and the inability to get gubernatorial approvals including approval of the new CEO position. The Board thanked PARA webmaster, Joe SanSevero for the outstanding service he provides in maintaining and keeping the website updated.

Jerri Raczynski

Questions to Ask Before Choosing an Active Adult Community

Every housing decision involves a complex set of factors, but moving into an active adult community adds several unique considerations.

Location: Do you prefer living close to family/friends or in a particular area for health/weather reasons? Do you want to live in a development with minimal amenities within a city or prefer a more isolated community that meets all your social needs and includes all the onsite amenities you desire? Do you plan to maintain one or more vehicles or prefer relying on your community's transportation options or public transit?

Cost: Your options will expand or be limited by the amount you have saved and the sales price of your existing home. How much can you invest in your new house and what is your monthly budget for living expenses? Remember to include all homeowners' fees when making your decision. Also factor in any "up-front" move-in fees.

Lifestyle: What types of activities and amenities would improve your quality of life? Do you want a residence close to a major city's cultural/arts events? Are you interested in a "niche" community of people with the same interests, priorities, beliefs?

Restrictions: If you have pets, are they allowed? Will grandchildren or adult children be able to stay with you for extended periods of time? Are you allowed to rent your property? Check the regulations for each potential community for any restrictions that would negatively impact your decision.

Tax and Financial Impact: Expert advice now could save you thousands and improve your options during retirement. How will the move impact your tax liability, especially for capital gains when you sell your existing home? How solvent is the community you are considering? If you have to pay a large "up-front" fee, will that be returned should you decide to leave? Each of these and other questions should be thoroughly researched.

Satisfaction: Does the community offer a trial stay or a short-term lease? Determine your rights if the property is not being managed to your standards. Read all the fine print and study minutes from meetings of the homeowner association or management board, talk with the neighbors and make sure you are informed and comfortable before signing on the dotted line.

Five Tax Tips about Hobbies that Earn Income

Millions of people enjoy hobbies. Hobbies can also be a source of income. Some of these types of hobbies include stamp or coin collection, craft making and horse breeding. You must report any income you get from a hobby on your tax return. How you report the income from hobbies is different from how you report income from a business. There are special rules and limits for deductions you can claim for a hobby. Here are five basic tax tips you should know if you get income from your hobby:

- 1. Business versus Hobby.** There are nine factors to consider to determine if you are conducting business or participating in a hobby. Make sure to base your decision on all the facts and circumstances of your situation. Refer to Publication 535, Business Expenses, to learn more. You can also visit IRS.gov and type "not-for-profit" in the search box.
- 2. Allowable Hobby Deductions.** You may be able to deduct ordinary and necessary hobby expenses. An ordinary expense is one that is common and accepted for the activity. A necessary expense is one that is helpful or appropriate. See Publication 535 for more on these rules.
- 3. Limits on Expenses.** As a general rule, you can only deduct your hobby expenses up to the amount of your hobby income. If your expenses are more than your income, you have a loss from the activity. You can't deduct that loss from your other income.
- 4. How to Deduct Expenses.** You must itemize deductions on your tax return in order to deduct hobby expenses. Your costs may fall into three types of expenses. Special rules apply to each type. See Publication 535 for how you should report them on Schedule A, Itemized Deductions.
- 5. Use IRS Free File.** Hobby rules can be complex. IRS Free File can make filing your tax return easier. If you make \$62,000 or less, you can use brand-name tax software. If you earn more, you can use Free File Fillable Forms, an electronic version of IRS paper forms. You can only access Free File through IRS.gov.

RETIREMENT, ARE YOU PREPARED?

Everybody talks of, and longs for, their days of retirement. Fortunately the fiscal challenge was eliminated for me by my thirty six plus years of service with the Port Authority - or as some of us may remember "Mother PONYA". But what do you do when you're retired?

During my career I attended a great many seminars to improve my sensitivity, management skills etc. But one such seminar gave me direction to fulfill retirement, Stress Management. I came home from this seminar and told my wife how stress causes or develops toxins within your system that can cause physical illness. What is stress - the job, the kids, the house or simply put the mental demands we encounter daily. Stress can be countered by anti-stress, which is derived from physical or mental activities that takes your mind and body away from the stress environment. Anti-stress can develop anti-toxins, which counter balance the toxins caused by stress. So in view of the fact that my physical and mental health were at stake, I was able to convince my wife of the necessity to have a little "personal time".

My personal time, was skiing with the kids. My wife saw it as her opportunity for quiet time in the house without the four of us. So that became a family activity minus mom, since she had to re-energize as well. Twenty years ago I became a part time ski instructor. This was good for the winter - although the airport viewed it in a bad light due to our snow season at EWR, but I managed the demands of both by doing late season Western ventures. But what to do in the



Ski Instructor George Schneider

Spring, Summer and Fall when you can't ski. I hiked and biked to stay in shape. Warm days I went fishing and windy days I played golf. Did I ever work? Quite a bit, according to my family. But the twenty days of skiing, five or ten days of golf with hiking, biking and fishing got me to this point.

After I retired in 2007 I became a full time ski instructor at Mountain Creek. The following



Crystal Springs Golf Course

season I left there to teach at Hunter Mountain on a part time basis. I teach mostly private lessons, but still teach groups as well. One of my students appreciated my ability so much that his parents fly us to Salt Lake City annually for ten days of skiing. They live in Houston and 6 years ago they came up to see the Rockettes at Radio City and then came to Hunter for two days of private instruction. Oh yeah, I was this student's instructor on Christmas vacation that year, the rest is history. So I work at Hunter for 38 days, accumulate funds to fly out West two or three times a year. My average ski season is between 60 to 80 days of skiing depending on the length of the season. But what about the Spring, Summer and Fall.

The first summer, my daughter and I drove out to Yellowstone Park and Grand Teton where we spent three and a half weeks travelling around and camping the entire time. Her responsibility was to monitor costs, mileage and plan daily hikes. We drove 7800 odd miles and the cost was approximately \$2400. The goal was to establish an understanding

that sometimes the most expensive vacations aren't the best ones. We still talk, fish and hike together after all that time spent together in a Honda Civic.

That winter a friend of mine introduced me to the Superintendent of Crystal Springs Golf Course in Hamburg NJ. He offered me a part time position with free golf as a benefit. I'm sure the fact that I had been the Landscape

Supervisor at EWR for fifteen consecutive years helped sway his decision. I've now worked there for eight seasons. My weekly commitment is between 12 to 15 hours of work. Last year I played 63 rounds of golf, and my guests/friends play for approximately a third of the actual cost. Crystal Springs Corporation is considered to be the third largest golf complex in the world with six courses (we did have seven until last year). The course is rated as number one for difficulty in NJ and 38th in the nation for a public course. Their signature hole was portrayed in a two page pictorial in Golf Digest two years ago as one of the top ten most beautiful holes in America. crystalgolfresort.com

So a quick review is to fiscally prepare for retirement, but do something that keeps you active and invigorated once you've retired. Longevity is the key to a great retirement. Come see me on the slopes or the links. I'm the guy with the big smile below the full mustache...

George Schneider

An Act of Caring, Sharing and Hope

Members of the Port Authority family mark the anniversary of 9/11 with a special sense of poignancy because of those who we lost and because of our own closeness to the events of that day. A number of Port Authority retirees have chosen to share their experiences of that day with people from around the world by volunteering to conduct tours of the 9/11 Memorial through the 9/11 Tribute Center, currently located on Liberty Street (but moving to larger space on Greenwich Street next year). But for a couple of them, their sharing of that tragedy and what happened to them on that day have brought them far beyond the boundaries of lower Manhattan.

For the people of central Japan, the tragedy of March 11, 2011 was one that they will never forget. The earthquake, tsunami and nuclear power plant disaster of that day resulted in 16,000 deaths, almost 3,000 missing and thousands of injured and homeless. Several months later, the 9/11 Tribute Center arranged for several of its docents (the volunteers who give the tours of the Memorial) to go on an outreach mission to the Tohoku region of Japan to offer solace and sharing with those affected by "3/11." Every year since, 9/11 Tribute has sent a delegation of from four to six docents to Tohoku. In recent years, this has included two Port Authority retirees, Maria Malone-Hodges and Stephen Kern. Here they share some brief reflections:

Maria's reflection

It was truly an honor to be invited to be one of the goodwill ambassadors for the 9/11 Tribute Center on the most recent mission this past July. While I did anticipate that the frenetic pace of the nonstop activities would be physically challenging, I did not anticipate how the human connections we would forge with those 3/11 survivors we met would be so emotionally charged. Whether we visited a temporary housing complex or a mental health care clinic, our 9/11 experience was welcomed and prompted the 3/11 community to engage in meaningful discussion with us about recovery and resilience. My most memorable example of this was our visit to a mental health care clinic in Ishinomaki. Following presentations by 9/11 docents, two attendees spoke in great detail about the unbelievable horror of their day five years ago. This was remarkable because they had never, ever detailed the events of that day to anyone. By telling our stories in a nonintrusive way, we had supplied them with the "psychological first aid" they needed to verbalize the experience to be able to move forward with healing and recovery.

We also had the privilege of meeting several 3/11 docents who provide tours near Fukushima, the site of the nuclear plant disaster. They, like 9/11 Tribute docents, want their visitors to understand and never forget the nightmarish events of that day. Even though they lost their homes, all their belongings, many friends and family members, and had to relocate many miles away, they created a program to keep their town's memory alive and are committed to expanding their program for additional visitors.

At the end of the trip, I was pleasantly surprised to receive a small plaque in Japanese with a verse from the Book of Proverbs which states, in part, "For the righteous fall seven times, they rise again" and the 3/11 community is doing just that so well.

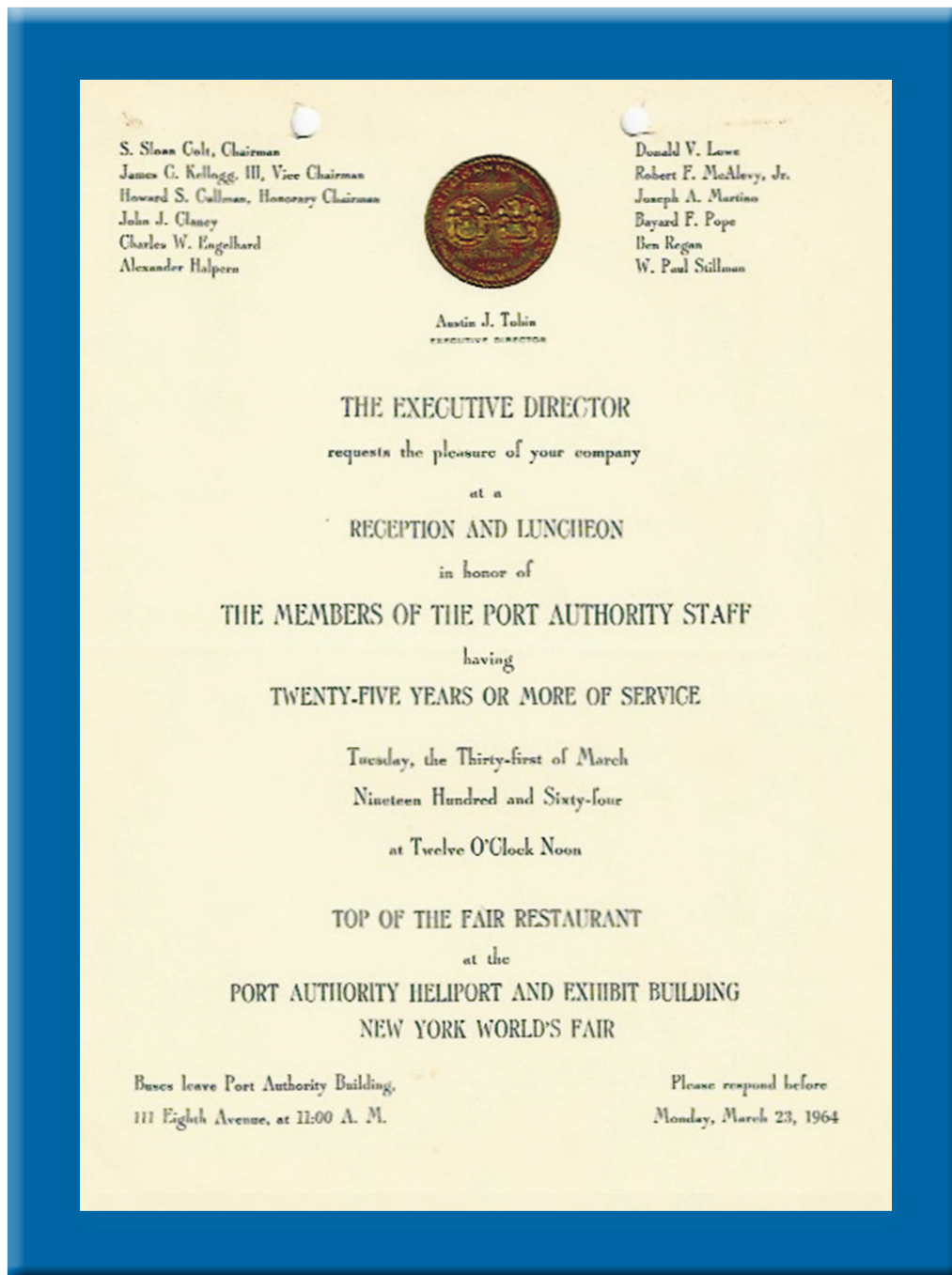
Steve's reflection

I had the privilege of making the outreach trip to Japan in the summer of 2015. Prior to arriving, I worried about what I could possibly say that would be of any help to these people. After all, the tragedy that I was involved in was manmade while theirs was (mostly) due to nature. Also, while my 9/11 experience very nearly cost me my life, I did in fact survive while so many of the folks we would see in Japan lost loved ones not to mention homes on lands that had been in their families for several centuries. What I found once I arrived, however, was that what we shared in common was far more important than the differences in our experiences. I was especially amazed at how similar so many of our stories were: the stories of loss we shared with the Japanese were so similar to their own, and the stories of heroism and courage they shared with us were amazingly similar to ours.

One of the memories that stands out for me was visiting Hiyoriyama Park located on the top of a small mountain that faced the seacoast in Ishinomaki. Leading up to the top of the mountain from the coastal area was a very long set of stone steps – set out in a straight line from the coastal flatlands to the top. These steps were used by the residents as an escape route from the tsunami that swallowed this town soon after the earthquake. Many did not make it to the top. As I looked down the steps toward the coastal lands that were inundated by the tsunami, it struck me like a bolt of lightning how on 9/11 I had to travel down hundreds of stairs to escape the conflagration of the North Tower – while the Japanese on 3/11 needed to travel up these stairs to the top of the mountain to escape their catastrophe.

Another thing that the two tragedies have in common are the signs of hope that resulted. I met so many Japanese who had been torn from their homes and were living in "temporary" housing for more than four years after the disaster, yet many of them had hope that they might be able to rebuild some sort of community - if not where they were originally from, then somewhere else. Whenever I heard something like that, it brought me back to 9/11 and its own signs of hope. For although we certainly saw the worst of humanity that day (in the persons of the terrorists)....in the days, weeks and months that followed, we certainly saw the best of humanity. Over a half million people – from every state in this country and from many other countries – volunteered at the WTC site in the aftermath. Their service ranged from handing out supplies to workers to actually working on "the pile" and compromising their respiratory health – all this for victims and families who in most cases they did not know. It is in that spirit of service to fellow humans that I choose to remember the ultimate response of the Japanese and American people to their respective tragedies.

Maria Malone-Hodges and Steve Kern



Port Service Club Invitation, March 1964

2017 Dues Are Now Due

The dues remittance envelope, included in this issue, is for payment of your Annual Dues for the year that begins on January 1, 2017 and runs through December 31, 2017. Annual dues are a very reasonable \$10.00. Your all-volunteer and uncompensated Board members are dedicated to keeping current on matters of concern to you and continue to function on behalf of PA retirees. Your financial support is critical to ensure we continue to maintain this goal.

Bob Isaacs, Treasurer



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EZPass Benefit Reinstated For Some Retirees

We have reported previously on several occasions in recent issues of para-phernalia that a number of union groups have been pursuing their claim that the PA's action of revoking the EZPass benefit in November 2010 was in violation of standing labor contracts. At each stage of the review and appeal process the union's position was upheld including a decision at the level of the Supreme Court of the State of New York. Finally, in September, those individuals (including both retirees and employees) who were covered by the specific agreements being contested received a notice from the Port Authority telling them that their EZPass benefit was being reinstated. This is very good news and we are all grateful for their perseverance and persistence in pursuing this issue. We have held

from the outset that this action by the PA was not taken due to any financial or policy mandate but rather was the result of an inappropriate political directive from outside the agency.

We are hopeful, now that the direction of reinstatement has been set, that the PA will move quickly to grant reinstatement to all retirees consistent with the decades long policy regarding retiree benefits for this, among other, aspect of our retirement benefits. We have submitted a specific request to the PA leaders asking that reinstatement of the EZPass benefit be granted to all retirees. As of this writing, this request is under consideration but has not yet been resolved.

