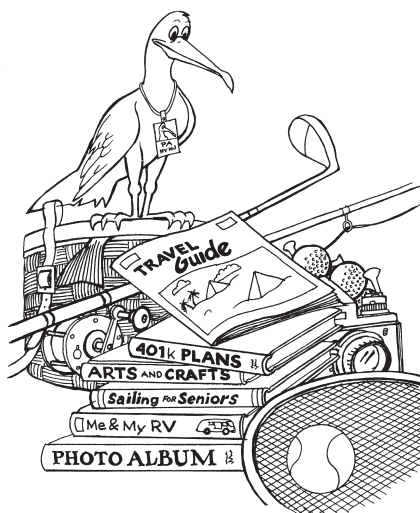


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***"Don't forget Where You Put
Your para-phernalia."***



A Message From Your President

Spring 2016

Sometimes the wheels of progress and change grind ever so slowly and everything seems to be at a virtual standstill. The media and political focus on public sector workers and retirees seems to have calmed a bit in these recent months — perhaps in reaction to the nation's obsession with the upcoming Presidential election cycle in November. As I write this message, the issues of PA reform legislation, the search for a new CEO for the PA, a decision on a new PA bus terminal, and a number of other major issues all seem to be lurking somewhere in limbo - some steps forward but no final resolution. Hopefully, as you read this, there will have been a breakthrough on one or more of these items. The Bridgegate trial in New Jersey has been re-scheduled once again and is now set to begin in September. It has already been delayed several times so hopefully it will now proceed and that issue can be settled through the justice system. Meanwhile we wait and follow the developments as they unfold.

Although the U.S. general election is still more than 5 months away, it is important to emphasize the need for each one of us to cast a vote as a way to fulfill our basic civic responsibility. We encourage everyone to be sure you are registered and to be sure you vote in November. At the same time, we urge everyone to cast their vote on a more near term matter - - the election of your PARA Board of Directors. Please take a moment to send in your ballot. Please note that your 2016 dues must be paid in order for you to cast your ballot. Dues information is included in this newsletter, so you can take care of your payment easily. It will only take a minute or so to participate in the election.

Recently, your PARA board has reached out to the group of "new" retirees who have concluded their active service with the PA in the past several years and we have invited each of them to join PARA. Some have already done so. If you are among that group we say, "Welcome to you!!" If any of you are aware of any of your former colleagues who have retired recently we ask that you reinforce our invitation and encourage them to join. We are now a group of more than 4100 members and we are most appreciative of your continued collective support for the organization and our efforts on behalf of the PA/PATH retiree community.

Continued on page 2 **From Your President**

Officers & Board of Directors

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Bob Isaacs, Treasurer
Jerrilyn Raczynski, Secretary
Elizabeth DeLaura
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Al Graser
Rich Hellenbrecht
George Jensen
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Chuck Seliga

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The Port Authority Retirees Association, Inc. does not provide, and this newsletter does not constitute, legal, accounting, tax or other professional advice. We recommend you contact your own legal, accounting, tax or professional advisor as neither The Port Authority Retirees Association nor anyone associated with the Newsletter assumes responsibility for your relying on the information provided even though we have attempted to ensure that it reflects our understanding of what is presented.

From Your President - continued from page 1

We will continue to post information about the various items on the PARA website - **www.paranynj.org**. The website has evolved to become a rich reference source for a wide range of topics of interest to our broad retiree community. We hope you have found this service to be helpful to you in following some of the ongoing issues facing the PA these days.

Happy summer to all!!

Dave Gallagher, President

PARA 2016 Annual Meeting and Election of Officers

The Annual Meeting is scheduled for Tuesday, July 19, 2016 in Times Square Hall at the Port Authority Bus Terminal, in the Borough of Manhattan in the City of New York. In order for your vote to count, your 2016 dues must be received on or before July 15, 2016. All current Board members, up for re-election, have opted to remain on the Board. Therefore, there will be no new Board members proposed for 2016. Those Board members up for re-election are: Arnold Karvasarsky, George Jensen, Maria Malone-Hodges, Mike Morrow, Jerri Raczynski and Herb Somerwitz. You will find their names and proposed term of office listed on the enclosed Official Proxy Ballot Card on which you can indicate your vote for all, some or none of the candidates, or submit a write-in candidate of your choice if a member in good standing. You need not attend the meeting to vote. Just return your completed ballot in the enclosed pre-addressed envelope postmarked no later than July 12, 2016. If you have not paid your dues for 2016 you may include your check and Dues Remittance Form in the same envelope. Members are encouraged to exercise their right to vote and support PARA. As seating is limited at Times Square Hall, it is helpful for our planning if you advise us of your plans to attend. Please let us know on or before July 14, 2016 by mailing us notice at PARA, PO Box 2002, East Millstone, NJ 08875-2002 or by email to: davegallagher@paranynj.org.

PA Retiree Presentation at 4 World Trade Center

On October 14, 2015, Lee Goodman, former Manager of Transportation Planning in the Planning and Development Department, presented his course “Connecting Us ... The Arterial Highway System of the NY-NJ Region”, at 4 World Trade Center, the new Port Authority headquarters. This was a shortened, 3-hour version of the full 7-hour course that he has been doing at Pratt Institute in New York City.

The presentation took place in the Port Authority Boardroom. Fifty people were there, including 15 Leadership Fellows and other Port Authority staff. Lee was introduced by Michael Massiah, Director of Capital Programs, who fondly recalled his “long ago” experiences when he was a management intern in the Planning and Development Department.

This talk traced the development of the region’s transportation systems, from the Brooklyn Bridge, through the 20th century, to the current transportation “scene” ... and presented some ideas for the future. Current and future program concepts were discussed, including context-sensitive design, managed lanes, Bus Rapid Transit (BRT), Complete Streets and autonomous vehicles. Also included were PowerPoint presentations of two specific proposals for the NY-NJ region: The Multimodal Gateways Project and Garden State Parkway High Occupancy/Toll (HOT) Lanes.

“Gateways” is Lee’s interstate/interborough concept for improving road, rail and transit in the region’s Southern Corridor, focused on the Verrazano Bridge and JFK Airport. This proposal includes three major elements: Brooklyn Way; Liberty Tunnel; and, SIRT Intermodal, as shown on the accompanying map.

The idea to create High Occupancy/Toll (HOT) Lanes on the Garden State Parkway was developed by one of Lee’s

students in his Transportation Engineering class at Stevens Institute of Technology in Hoboken.

Unlike many other areas, the New York-New Jersey region’s arterial highway system – including its key bridge and tunnel links – is maintained and operated by multiple governments and authorities from both states.



Furthermore, the roles of these agencies have undergone many changes over the past century.

Lee concluded by expressing the hope that some of the ideas discussed, from the past and for the future, would stimulate everyone’s creative thinking.

This program was sponsored by Sean Fitzpatrick, former Chief of Staff to Board Chairman John Degnan. Though Mr. Fitzpatrick was out of town, and therefore unable to attend the presentation, he later wrote that the program was a big success and that there was value in the perspectives presented. He said that this type of insight and experience was very much appreciated and can help in pursuing the Port Authority’s mission.

Lee Goodman

Three Months as a Ranger at Capitol Reef National Park

Following my retirement from the Port Authority in January, 2015 I began thinking about what I could do with all my newfound free time. I did what any city boy would do. I traded the canyons of Manhattan for the canyons of Capitol Reef National Park in southwest Utah.

How did I end up in Utah? My wife, Nora Shepard, is a city planner and was looking for a chance to move back out west where she lived and worked for over twenty-five years. As fate would have it, an exciting job opportunity presented itself - Director of City Planning for Salt Lake City. She got the job. We moved.

Here I was, sitting in our apartment in Salt Lake City wondering what to do with my life. I scoured the volunteer job positions with the National Park Service. My goal was to work at a park for two or three months and get the chance to explore it on my time off. I called the Volunteer Coordinator at Capitol Reef and set-up an interview with them for the position of Interpretive Ranger at the visitor center. A few weeks later I was a ranger!

My duties included meeting and greeting visitors at the information desk, providing maps and other brochures on the park, pointing out hikes and geologic features they should see during their visit. I also gave presentations on the park's geology and on the culture of the Fremont People who lived in the area for thousands of years. Yes, my Port Authority experience was invaluable for this work.

How? As a public servant for over 30 years I knew that my job was to help all our visitors enjoy the park. Therefore, my time as Director of Government and Community Affairs and as General Manager of New York and New Jersey Facilities for the Real Estate & Economic Development Department, gave me broad experience with meeting the needs of the public and others. My mantra at the park was, no matter what kind of day I was having, smile and be polite to every visitor!

My three-month assignment was the highlight of my retirement so far. I am hoping to volunteer again next year perhaps at Capitol Reef again or maybe Canyonlands National Park.



For now, I will concentrate on my new job at Recreational Equipment Inc., an outdoor sporting goods company in Salt Lake City, and continue taking classes at the University of Utah in geology and earth sciences. Oh, and by the way, it only costs \$25 per semester to audit classes at the U! Visit one of your National Parks this year! (Richard can be contacted at coddrc@gmail.com)

Richard Codd

Board Highlights

The fourth Quarterly Meeting of the Board of Directors was held on October 13, 2015, in the Manager's Conference Room at the Port Authority Bus Terminal. Reports of the Committees of the Board were given. Treasurer Isaacs reported a normal quarter as far as expenditures go. Director Savage reported no significant changes in New Jersey legislative issues pertaining to Port Authority retirees. He also reported that the Port Authority reform bill was still under review by the legislature. President Gallagher was invited and testified as an individual at the NJ Senate Oversight Committee hearing on October 20. He gave an outstanding synopsis of the root issues plaguing the Port Authority and succinct, detailed suggestions as to how to correct them, which was detailed in the Fall Newsletter. He also took part in a question & answer period following the hearing.

Directors Hellenbrecht and Malone-Hodges have been taking part in the PA and PATH pre-retirement seminars in an effort to introduce PARA and solicit new members. PARA Advisor, Lee Goodman, was asked by the Port Authority to give a synopsis of a course he teaches at Pratt Institute to a group of Port Authority trainees and staff, entitled *Connecting Us... The Arterial Highway System of the NY/NJ Region*. His talk spanned the history of the Brooklyn Bridge, its evolution to present times, and ended with ideas for the future. Its message being not only to maintain present systems but to always think ahead of ways to improve and evolve the Regional system when developing future projects.

Director Malone-Hodges has been working with Human Resources on customer service issues regarding retirees

and service seems to be improving. The security firm who had the contract for the original World Trade Center complex had five master keys. Director Vitty was presented with one and the families of two police officers killed in the attacks have been presented with one each. He was also honored at a dinner in November for his long-standing role in the investigation of the infamous Lufthansa heist at Kennedy International Airport.

The first Quarterly Meeting of the Board of Directors in 2016 was held on January 12, 2016, in the Manager's Conference Room at the Port Authority Bus Terminal. Director Isaacs reported receiving a significant amount of dues in December with some new members joining. Vice-President Hoffmann reported good reception to the eBulletin program with new people signing up on a regular basis.

President Gallagher, Vice President Hoffmann and Directors Borrelli, Morrow, Philmus and Ouida attended a meeting with about 20 members of the Network of Emerging Talent, which is a self-organized group of new Port Authority Fellows representative of all management positions and disciplines within the agency. The group is interested in how to expand their knowledge and how to succeed within the organization and asked for continuing dialogue. Director DuBrow reported that the Port Authority has joined Medicare Part D which covers prescription drugs. As a result, those making a certain level of income who now pay into Part B coverage will subsequently be paying into Part D coverage. Further information regarding the upcoming changes will be placed on the PARA website.

Do You Have a Story?

Port Authority retirees are an interesting and diverse group of people. Many of us are enjoying retirement by spending quality time with family and friends, many have gone on to other careers, volunteer work, charity work, travel and adventure seeking. **Your colleagues would love to hear from you.** If you have a specific story you would like to share about your post-PA adventures, don't just put it on Facebook, send us an article. PARA will keep your articles and publish them in future newsletters subject to editorial and space constraints. Please keep your articles to between 500 and 600 words and submit them to Liz DeLaura at lizd1071@gmail.com.

Make Identity Protection a Part of Your Routine

Identity theft, especially personal information, can be traumatic and frustrating. It's important to always be on guard, especially in this online era. Here are some steps you should keep in mind and make a part of your routine to protect your personal and financial information:

1. Read your credit card and banking statements carefully and often – watch for even the smallest charge that appears suspicious.
2. Review each of your three credit reports at least once a year. Visit annualcreditreport.com to get your free reports.
3. Read your health insurance statements; look for claims you never filed or care you never received.
4. Shred all documents with personal and financial information. Never toss documents with your personally identifiable information, especially your social security number, in the trash. This includes junk mail.
5. Your Social Security number, credit card numbers, and bank and utility account numbers can be used to steal your money or open new accounts in your name. Every time you are asked for your personal information think about whether you can really trust the request. In an effort to steal your information, scammers will do everything they can to appear trustworthy.
6. Give personal information over encrypted websites only. If you're shopping or banking online, stick to sites that use encryption to protect your information as it travels from your computer to their server. To determine if a website is encrypted, look for "https" at the beginning of the web address (the "s" is for secure). Some websites use encryption only on the sign-in page, but if any part of your session isn't encrypted, the entire account and your financial information could be vulnerable. Look for "https" on every page of the site you're on, not just where you sign in.
7. Protect your passwords. The longer the password, the tougher it is to crack. Use at least 10 characters; 12 is ideal for most home users. Mix letters, numbers and special characters. Try to be unpredictable – don't use your name, birthdate or common words. Don't use the same password for many accounts. If it's stolen from you – or from one of the companies with which you do business – it can be used to take over all your accounts. Don't share passwords on the phone, in texts or by email. Legitimate companies will not send you messages asking for your password. If you get such a message, it's probably a scam. Keep your passwords in a secure place, out of plain sight.
8. Backup your files. No system is completely secure. Copy important files and your federal and state tax returns onto a removable disc or a backup drive, and store it in a safe place. If your computer is compromised, you'll still have access to your files.
9. Don't overshare on social media – Do a web search of your name and review the results. Most likely the results will turn up your past addresses, the names of people living in your household as well as social media accounts and your photographs. All of these items are valuable to identity thieves. Even a social media post boasting of a new car can help thieves bypass security verification questions that depend on financial data that only you should know. Think before you post!
10. Many people in many states have reported getting unsolicited calls from persons pretending to be from the IRS, or from companies engaged by the IRS to collect outstanding monies from you. **The IRS will never call you on the phone for matters like this.** What to do? Don't answer, if you have caller ID and do not recognize the number. Or if you happen to answer, tell them you know it is a scam and you will report them. We guarantee that the caller will hang up quickly.

The Need to Think Ahead

Over the past several months we have received inquiries from several PARA members asking us about options for caring for a family member who has serious medical or physical issues requiring extensive or prolonged care. These are serious matters for sure and they go beyond the idea of medical care alone.

While many of our members have taken steps to prepare for the uncertain future, it seems that many others may not have looked at making proper arrangements in the event that we, or members of our family, need some special help or care due to illness or the inevitable impacts of the process of aging.

We realize that this is a most difficult, and uncomfortable topic and one that we would often prefer to ignore. When faced with the need to address a situation it is often too late or we are too emotional or ill-prepared to deal with it.

We urge our members to explore their options for such items as: having a will; having a medical directive; and,

having financial and medical power of attorney. It can be a complicated set of issues. It is best to address these while we are relatively healthy and of sound mind. It is important to discuss these with family members or beneficiaries – and with a qualified professional who is well versed in the nuances of these issues. It is not simple but it is surely preferable to dealing with it when we are unable to do so in a thoughtful way.

Talk with family members and friends to identify potential individuals who can help in deciding what should be done for each of these items. There are a number of professionals who are experienced in the estate planning world, in the particular state where you live. We recommend that you seek them out and discuss your situation with several of them before committing to proceed with detailed planning with one of them. There are differences in approach, in fee structure and in the basic relationship. You just need to find one that you are comfortable with and which will meet your needs.

Change in Prescription Medicine Ordering Procedure

By letter dated February 16, 2016 apparently sent to some but not all PA/PATH retirees, the Port Authority announced a change in prescription medicine ordering procedure which would require retirees having long-term maintenance prescription medications to use Express Scripts' mail order process to obtain their medications rather than obtain them from a local pharmacy.

PARA Board members soon were informed of confusion and some concerns among retirees regarding non-receipt of the letter by some, who would be required to conform to the new requirements, how to switch over to the new process, and numerous other concerns. PARA thereupon contacted the PA Human Resources Department (HRD) immediately, and after some discussion, they agreed to prepare a revised explanatory letter which was sent to PARA for comment and we were advised at that time that it would subsequently be sent to all PA/PATH retirees. PARA also sent an eBulletin to give members a heads up that a clarification letter and FAQs would soon be sent. We subsequently learned that the letter was being sent only to those retirees who were NOT covered by Medicare Part D. Although the text of the cover letter and the FAQ's did not cover this point, we learned later that this change only applies to those retirees and their dependents who are not yet covered by Medicare Part D. For that reason only those non-Medicare Part D retirees received the letter.

If questions remain, we suggest that they be addressed to the HRD hotline at (212) 435-2870. We also recommend establishing an account with Express Scripts online by going to its web site at Express-Scripts.com using the ID number from the Express Scripts drug card issued to retirees. In addition, you can call the Express Scripts customer service number for direct assistance.

The mail order procedure may in many cases result in a financial saving since the cost of the medication will remain the same, while the mail order procedure offers a 90-day supply option for a single co-pay amount, vs. local pharmacies which are usually limited to providing a one-month supply at the same co-pay amount. It is our understanding that many retirees have been using the mail order system for quite a while.

Nevertheless, we are aware that a change in a long-established procedure naturally may lead to confusion and anxiety. For some retirees losing the ability to routinely consult with a longtime advisor such as a trusted local pharmacist may be unnerving. There may also be specific situations where the new procedure may be inappropriate in that it causes a unique hardship. PARA has pledged to continue to monitor the impact of this new requirement on retirees and to work with HRD to ameliorate any such hardships.

Are Your Dues Due?

PARA dues (a very reasonable \$10 per year, but feel free to send more) are collected on a calendar year basis. If you're unsure if you've paid your dues, just go to the PARA web site (<http://www.paranynj.org/Dues/index.htm>) and click on the link at the bottom of the page. This will generate an e-mail to me requesting your dues status. If you know you haven't paid yet, you can use the Dues Remittance Form and mail it along with your check to me.

Thanks for your continued support of PARA.

Bob Isaacs, Treasurer

Happy Birthday to a PARA Gold Mine

The PARA Web site -- paranynj.org -- celebrated its 10th birthday, launched in April 2006. Many of you have your favorite go-to pages on it, which is terrific. But there is a wide variety of information on topics of interest to our members in other pages on the website. Please do not miss the thirteen different benefits forms (at the top of the Web page that says "Forms"), and as it happens, thirteen phone numbers important for retirees (and employees, in many cases) covering everything from PA contact info to benefits, NYS Retirement, Veterans' benefits, and more. There is even a special Social Security page under "Benefits." PARA has our venerable volunteer Webmaster, Joseph SanSevero, to thank for this enormous effort. He has merited the many kudos from our retirees for his terrific work over these many years.

What Is A PARA eBulletin?

Why Should I Sign Up? And More ...

From time to time your PARA Board sends out what we call eBulletins (launched in 2010) to members who have subscribed to receive them. Our very popular newsletter, ***para-phernalia***, is published in the Spring and Fall, and it is packed with as much current information and relevant stories as we can fit in its pages, and within publication timeframes. However events and important updates for PARA members can surface at other times as well and they cannot be accommodated by our newsletter publication cycle.

For example, an eBulletin published electronically on March 19, 2016 featured a special pricing arrangement for PARA members and their families for the 4th Annual 9/11 Memorial and Museum 5K Run/Walk on April 24. Another eBulletin, published on April 8th, gave advance notice that a revised letter and FAQs was mailed to retirees explaining which prescriptions needed to be mail ordered for Express Scripts coverage. Subsequent to issuing the eBulletin we learned that this new procedure does not apply to those retirees and dependents who are already covered by Medicare Part D. This information was not transmitted in our conversations with the PA staff nor was it conveyed by the FAQ's provided by Express Scripts which were sent from the PA to those retirees affected by this procedure. This prompted us to send a correction notice in another eBulletin. (See previous article: "Change in Prescription Medicine Ordering Procedure.")

It's easy to sign up for eBulletins. Go to the paranynj.org home page, scroll down and you will see a post: "Not signed up for eBulletins? Join today!"

If you did sign up and wonder why you haven't received your latest or even previous eBulletins, it is very likely because your email address changed (e.g., you are no longer with the PA or PATH, or you changed your email client server, such as from aol.com to gmail.com). How to fix this? Go to paranynj.org, and on the homepage, sign up with your latest email address. We will do the work on the other end to clean up the "bounced" email addresses.