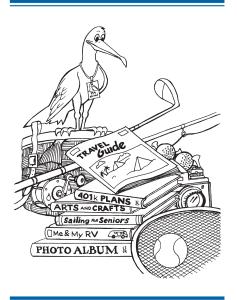
PORT AUTHORITY RETIREES ASSOCIATION, INC.

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



President's Message

The Port Authority retiree community is growing. There are now more than 8,000 of us and the ranks have spiked in recent years as hundreds of staff have opted to conclude their active service for a variety of reasons. We welcome all of them as their journey moves into its next chapter and we invite them all to join PARA and add their voice on matters of interest and concern to us all. As you read this message, if you are aware of any former colleagues who are now retired but have not yet become a PARA member, please encourage them to sign up. PARA also welcomes active employees as members, so please pass the word to them as well. A quick reference to the homepage of the PARA website (www.paranynj.org) will confirm that the process is simple and the cost is minimal.

As we move into retirement, our contacts with our work friends and our connections with our work group are dramatically different. In many respects, our only ongoing "official" connection with the PA is through the various retiree benefits programs which have been promised to us as a part of the overall career compensation program or a union agreement. Our reliance on the integrity and continuity of these retirement benefits is a critical part of many of our key personal decisions as we move into and through our retirement years. It is for this reason that we are concerned whenever - or if - these are diminished in any way after we complete our active service. For many of us, decisions about where to live, how to care for our medical needs, and the like are based on accepted assumptions - and expectations - regarding matters of the pension, medical insurance and other retiree benefits. Any action which diminishes or erodes these promised benefits is a matter of serious concern to all of us. Reliance on the security and continuation of these benefits becomes ever more important as the years go by.

From time to time, we are contacted by a retiree or a member of the retiree's family expressing concern – perhaps even frustration or anger – about a particular aspect of the medical insurance coverage or some other component of our retiree benefits plan. In some cases, the caller has been unable to receive a response to voice mail messages they have left on the benefits "service delivery" phone line. Hopefully, such a non-response is a clear exception but when it occurs it is particularly unsettling. Whenever a PA benefits issue or related question arises, the immediate first step, of course, is to be sure that the PA benefits group has been contacted (212-435-2870). That group is our key contact point for all these questions once we begin

Officers & Board of Directors

Past Presidents Harold A Milley (1987-1993) Al Rubbert (1994-2003) Richard Helman (2004-2011)

Dave Gallagher, President Rae Ann Hoffmann, Vice President Bob Isaacs, Treasurer Jerrilyn Raczynski, Secretary Holly Blauser Steve Borrelli Elizabeth DeLaura Frank DiMola Rita DuBrow John Fitzpatrick Al Graser Cynthia Hadley-Bailey Rich Hellenbrecht George Jensen Arnold Karvasarsky Richard Lee Enoch Lipson Frank Lombardi Maria Malone-Hodges Michael Morrow Ken Philmus Peter Rinaldi Herb Somerwitz Donna Tucker

www.paranynj.org



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President's Message - continued from page 1

our retirement. There are times, however, when a particular question or situation remains unresolved despite multiple attempts to reach the benefits group. Typically the individual is already experiencing an underlying level of concern or distress about the issue - - beyond a matter of simple curiosity - - which prompts a call to the benefits group. If you experience difficulty in connecting with the PA benefits group please let us know and if we can help in some way we will be happy to do so. Contact Joe SanSevero at webmaster@paranynj.org.

On February 26th, the region marked the 25th anniversary of the first attack on the World Trade Center. It was a day that we all remember and the experience is etched in our psyche as we recall our own actions following the explosion at 12:18 PM on that day. Through these 25 years we continue to remember those who were lost or injured. It was an attack that shattered our collective sense of security in a number of ways. Little did we know - then - - that it was a pre-cursor to a much more devastating attack that was to come a little more than eight years later. The recovery effort to restore the physical damage was swift and effective in 1993 - - a well-earned tribute to the tireless work of the teams of PA staff working with the support of outside contractor groups and volunteer PA retirees.



Photo courtesy of The Port Authority of NY & NJ

Above: Cynthia Hadley-Bailey having a one-on-one with Chairman Kevin O'Toole. (Karen Eastman is pictured in the background.)

On April 3rd, the PARA Board held its Quarterly Meeting in the offices at the World Trade Center at the invitation of PA Board Chairman Kevin O'Toole and Executive Director Rick Cotton. We were most appreciative of their ability to spend some time with us and to discuss items of mutual interest. They, and several of the commissioners, are relatively new to the PA (less than one year) and we reiterated our commitment (as expressed in prior meetings with previous PA leaders) that retirees are ready and willing to share our broadbased experiences if the current PA cadre feels that the retiree perspective can be helpful in some way. Our time was relatively limited but we did have an opportunity to engage in a Q&A discussion covering a number of topics

Continued on page 3 President's Message

Annual Meeting and Election of Officers

It's that time of year again, when you get to exercise your right to vote for members of the PARA Board of Directors. Up for re-election are: Elizabeth DeLaura, Rita DuBrow, Al Graser, Rich Hellenbrecht and Dick Lee.

The Annual Meeting will be held at 11:15 A.M. on Tuesday, July 24, 2018 in Times Square Hall at the Port Authority Bus Terminal, in the Borough of Manhattan in the City of New York. Members who have paid their 2018 dues on or before July 16, 2018 will be entitled to vote. The names of the candidates up for re-election, as well as their proposed term of office, are listed on the enclosed Official Proxy Ballot Card on which you can indicate your vote for all, some, or none of the candidates, or you can submit a write-in candidate of your choice if the individual is 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 on or before July 13, 2018.** If you have not already paid your 2018 Annual Dues, you may include your check along with your ballot. We always encourage members to exercise their right to vote and play an active role in PARA. Since seating at Times Square Hall is limited, it would help with our planning if you advise us of your plans to attend. Please let us know of your intentions by July 16, 2018 by mailing us notice at PARA, PO Box 2002, East Millstone, NJ 08875-2002 or by e-mail to davegallagher@paranynj.org.

President's Message - continued from page 2



Photo courtesy of The Port Authority of NY & NJ

Executive Director Rick Cotton sharing a moment with PARA President Dave Gallagher. Thanks to Brian Caraveo, Audiovisual Technician who took the photos at the Quarterly PARA Board Meeting held on Tuesday, April 3, 2018 in the Agenda Review Room at 4 WTC.

very briefly including, among others, the value of a "career service" focus on staffing and development, progress on several major projects, options for increasing PATH capacity, the use of "design – build" approach on projects, the status of PA Reform legislation, and our concerns regarding the integrity and ongoing support of our overall retiree benefits programs. We are hopeful that our discussions in this meeting will serve as an opportunity for PARA to continue exploring our collective retiree interests with the PA leaders in the time ahead.

A brief recap of this meeting appeared in the PA News on April 11, 2018.

(http://www.paranynj.org/News/2018/PA_News/PA_News_Vol_17_Number-7.pdf)

For further insight regarding the comments and observations from the "new" PA leadership, please see the "open letter" from the Chairman and Executive Director on the additional one page insert which reflects their views on the meeting with the PARA Board and their message to the overall retiree community.

Board Highlights

The fourth Quarterly Meeting of the Board of Directors was held on October 17, 2017, in the Times Square Hall at the Port Authority Bus Terminal. Reports of the Committees of the Board were given. There were no unusual expenses or income for the quarter and assets remain stable. President Gallagher reported no contact with legislators from either state and no movement on the pending reform legislation. Director Malone-Hodges reported increased interest in PARA among the PA Police constituency and is helping to get information to the respective unions. Director Blauser reported that the Tribute Center has moved from Liberty St. to Greenwich St. into significantly larger quarters. PARA will be inviting its membership once again to tour the center in the spring and is looking into possibly combining that with guided tours of the 9-11 Memorial and the Transit Center.

The Port Authority PBA is questioning the Port Authority regarding reimbursement for payments for Medicare Part D (prescription plan) instituted some time ago for those above a certain income level without notification from the Port Authority. PARA will continue to monitor this issue. Commissioner Caren Turner contacted President Gallagher and suggested PARA become more pro-active and more visible to the organization's leadership. Several PARA Directors subsequently met with the Executive Director, Chairman, Commissioner Turner and several staff members to offer PARA's assistance and to discuss concerns within the retiree community.

PARA donated \$1000 to the Puerto-Rico/Caribbean Relief Fund as an effort to further support the assistance by the PA and its retirees in the recovery effort following Hurricane Maria. PARA launched an all-out effort to inform its constituency of the consequences of approving a New York State Constitutional Convention. Although there may have been legitimate reasons to support one, the possible

pension ramifications warranted our opposition to the convention and it was subsequently voted down.

The first Quarterly Meeting of the Board of Directors was held on January 23, 2018, also in the Bus Terminal. Director Isaacs reported a large expenditure for mailings related to the Constitutional Convention and a large influx of dues money. PARA urges all those who have not paid dues to please do so. PARA Webmaster, Joe SanSevero, reported attempts to infiltrate the website by hackers from many countries throughout the world to possibly target seniors for scams. He installed software which allows him to block access. President Gallagher received correspondence from PARA members having serious issues with United Healthcare regarding coverage, non-responsiveness and/or failure to honor claims. PARA will try to assist in these instances.

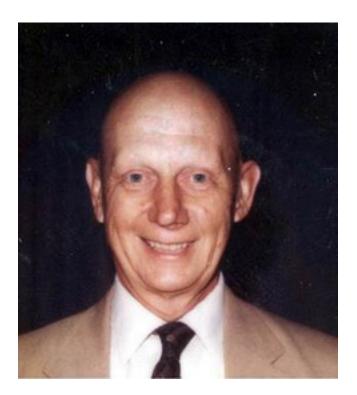
Commissioner Caren Turner*, who is also Chairman of the Port Authority's Governance and Ethics Committee, spoke to the Board. She acknowledged many challenges facing the PA. She said its collective objective is to create a positive image of the organization and to create a new code of ethics for Commissioners and vendors. The PARA Board offered views on the changing culture of the agency and the demoralization of staff and made several recommendations concerning staff development and the importance of the agency's role in Regional Development. PARA also asked Commissioner Turner to assist in the E-ZPass issue for non-represented retirees and staff and the Medicare Part B (for certain retirees) and Part D costs now deducted from Social Security benefits. PARA will continue this effort with her.

*Note: Commissioner Turner resigned from the Board in late April in light of issues concerning her own ethical conduct.

Jerri Raczynski

Remembering Al Rubbert

We were saddened to learn of the passing of Al Rubbert on February 9, 2018. Al served as President of PARA from 1994 to 2003. He was not only an amazing person, he was an excellent leader. He will be missed by all who knew him.



Two former PARA Board members, who served with AI on the PARA Board, shared the following reflections:

Al Rubbert was a standout gentleman in many ways. My first "contact" with him was on the diamond of the PA Softball League. We Downtowners always faced Al and his PABT squad with the knowledge that we were in for a battle and would have to perform at our very best to top him and his nine. He was a standout, natural athlete, blessed with graceful agility and seemingly effortless power — always competitive, consistently positive and sportsmanlike with an upbeat, approachable mien. I had the good fortune to serve with him during his term(s) as President of the PARA Board. He created a thoroughly comfortable, purposeful aura with his encouraging leadership style. He generally was loath to second guess, rather was ever encouraging and

supportive of the initiatives and obvious talents on his staff. Al was gifted with an apt, ready sense of humor that frequently "humanized" the nature and reality of most activities and situations. No question, Al Rubbert, was a sterling, solid leader who well-served the Port Authority and its retirees.

Harmon M. Williams

■ I did know Al pretty well until recent years. He was a most gracious and caring, sensitive individual in addition to being a very effective manager/coach/mentor. During my first Management Trainee assignment, he was PABT Manager—under his guidance, to help trainees understand the challenges of the various Service C positions, I served as a Red Cap, and in various facility maintenance roles including on midnight shifts. Although not undercover, Al knew such experiences would be quite informative in developing an understanding of the challenges of such positions, help to build empathy and understanding of the contributions each role made to the PA customer experience and to the success of PABT operations. Today, you can see "Undercover Boss" and the impact of such experiences on leaders of companies. Al was way ahead of his time to his credit.

My contacts with Al over the years were always cherished even though we never again worked closely together at the PA. However, it was Al who convinced me to join PARA's Board. At the time, before one of my first tasks, to redo the By-Laws, Board Members were appointed rather than elected.

Al represented the best of PA leadership committed to doing well for the public, leading staff and teaching them to have that same public service commitment, and with compassion for staff too—understanding that loyalty to the Agency would be enhanced by treating staff fairly, honorably and keeping commitments made.

Mike Krieger



Starting in April, Medicare will begin mailing new cards to everyone who gets Medicare benefits. The new cards will have a unique Medicare Number, removing Social Security numbers from Medicare cards to help protect your identity. You don't need to do anything or pay anyone to get your new card.

Medicare will mail your card, at no cost, to the address you have on file with the Social Security Administration. If you need to update your official mailing address, visit your online Social Security account or call 1-800-772-1213. Cards will be mailed in waves, to various parts of the country, from April 2018 until April 2019.

When you get your new card, be sure to destroy your old card. Don't just toss it in the trash. Shred it. If you have a separate Medicare Advantage card, keep that because you'll still need it for treatment.

As the new Medicare cards start being mailed, be on the lookout for Medicare scams.

- Don't pay for your new card. It's yours for free.
 If anyone calls and says you need to pay for it, that's
 a scam.
- Don't give personal information to get your card.
 If someone calls claiming to be from Medicare, asking
 for your Social Security number or bank information,
 that's a scam. Hang up. Medicare will never ask you
 to give personal information to get your new number
 and card.
- Guard your card. When you get your new card, safeguard it like you would any other health insurance card. While removing the Social Security number cuts down on many types of identity theft, you'll still want to protect your new card because identity thieves could use it to get medical services.

For more information about changes to your Medicare card go to go.medicare.gov/newcard. And if you're a victim of a scam, report it to the Federal Trade Commission (FTC).

Hacks & Other Attacks on Our Personal Information: How to Not Take the Bait

Not a week goes by without hearing of some new hacking, phishing, breach of customer data, and other scams that descend upon some new innocent target. We are highlighting the "ports of entry" here in the hope that some of these tips can help you, your family and friends be safer and more prepared to protect your information, identity and money.

These are the main ways scammers try to steal your information and/or lure you in: e-mail, personal letters, phone calls, social media messages (e.g., Facebook, Twitter), ads on websites, and text messages.

Email: Has your email account ever been hacked? Or maybe you've received emails from one or more of your contacts that seem out of the blue? The subject lines are generic, and there's always a teaser asking the reader to click on a link in the body of the email. A more insidious way to scam via email are those that appear to have been sent from legitimate companies, such as ATT Wireless, Bank of America, Netflix, etc. Last are those emails that are solicitations from total strangers.

In all of the cases mentioned above, the rule of thumb is: **Never**, ever open a link unless you are absolutely sure of the sender **AND** you have double checked two things: the accuracy of the email address of the sender, and second, the URL (Uniform Resource Locator, essentially the web address for a file or other information resource) of the link you are asked to open in the body of the email. How do you check? Hold your cursor over the sender's email address - never click on it - and read it carefully. Does it match what you know to be the accurate email address for that person? If you have any doubt at all, delete the email immediately and empty your trash file. You can and should double-check the URL of any even moderately questionable link in the body of an email by using the same technique: hold your cursor over the link (but do NOT click on it!) and read the full URL address. Is it loaded with numbers? Ends with an ".exe?" Or maybe it is just unfamiliar. Your action: delete the email and empty your trash file. The end goal of the scammer is; steal your information, your contacts and often to infect your entire hard drive with malware, and possibly, send you a ransom demand to get your hard drive back.

Personal Letters: Less common than the amount of phishing emails and scams deployed are letters addressed to you, generally with a too-good-to-be-true offer, a request that you call a number to provide more information to earn some supposed benefit or to resolve some account issue, such as with a bank or internet provider. Another sleazy technique is

the ultimatum, and these can appear to come from a credit bureau, lending company, bank, or even a collection agency, out of the blue. Scrutinize the address and the phone number. Do not call the number provided if for any reason it looks a bit odd to you. Never, ever send money or provide your account information, social security number or any other confidential information to such letters. You can call the published number (business office) of the company being impersonated and tell them you received a particular letter and ask them if they are aware of any such letters being sent in their name(s). Let the burden be on the legitimate company to verify the letter. The chances are that they will call it a fraud and tell you not to respond to it.

Phone Calls: Telephone calls are particularly invasive. Most of us have some form of caller ID on our landlines and/or cell phones. The easiest way to protect yourself is simply NOT to answer a number or caller ID you don't recognize. Most of those will not leave a voice mail. For the ones that do, listen to the message carefully, and if it is asking you to call back to provide credit information, or anything like that, don't do it. We've told you in earlier articles that the IRS NEVER calls people. Some of the stranger calls are from someone pretending to be a relative, in distress, pleading with you to wire money immediately. This sort of nasty method is often aimed at senior citizens, thought to be soft targets with large hearts and some liquidity. Rule of thumb, hang up. If you find you can't bring yourself to just hang up, take down the information - never GIVE them any information – and report the call. We discuss a couple of ways to report scams at the end of this article.

Social Media Messages, Website Ads, Text Message Links: We group these together because the end game for all of these communications is to lure the reader to click on a URL that will begin to collect personal information from the connection. It can also trigger malware invasions into your computer, and the whole thing ends badly. The same rule of thumb applies here as with the emails: hold your cursor over the link and read the URL address. Malicious ones often have long addresses with lots of numbers, and seemingly extraneous symbols and letters. Best practice: do not click on the link.

The central place to report scams is to the Federal Trade Commission: https://www.ftc.gov.

Your local District Attorney's Office is also a good place to report fraud, and especially to follow up on an individual complaint.

And remember, when in doubt, don't click the link!

Rae Ann Hoffmann

Friends of the Plaza/VVP Corp

In 1983, during Mayor Ed Koch's administration, the New York City Vietnam Veterans Memorial Commission organized, launched and strongly supported the challenge of creating a lasting memorial to New Yorkers who served their country during the Vietnam War. The memorial was to be dedicated to the 1,741 New York City residents who paid the ultimate sacrifice. The Commission worked across public/private sector lines to find a location, raise funds, and then guide the design and development of the New York City Vietnam Veterans Memorial Plaza. Completed and dedicated in 1985, the Memorial sits on a 90,000 square foot plaza, adjacent to 55 Water Street in lower Manhattan. It enshrines in a beautiful glass wall, the words and sentiments of our warriors, many who made the ultimate sacrifice, excerpted from their letters generously contributed by their families and loved ones. For more than thirty years the Memorial has been a place that honors our Vietnam Veterans, reflecting the challenges and realities of that difficult war, and keeps alive the memory and history of the men and women who suffered, sacrificed and performed admirably during that period.

As we approached the new century the Memorial Plaza had deteriorated. Time and weather had taken their toll. The Plaza and its purpose seemed less viable and visible, leading to the formation of the "Friends of the Vietnam Veterans Plaza." Bob DiChiara was among the five founding board members. The board's mission was to bring the Plaza to a higher level of recognition, respect, and reflection, and to sustain it as a constant reminder of New Yorkers' contributions and sacrifices during the Vietnam War. The Friends raised \$7.1 Million from public and private donors to complete a renovation and expansion of the Memorial. The Memorial Plaza was rededicated in November of 2001, the first public space dedicated in lower Manhattan after the horrific attacks on September 11, 2001. Restored, the Plaza has enjoyed higher interest and greater respect, and has hosted a number of Veterans' events and concerts.

The wall itself – the epicenter of the Memorial – was also in need of attention. The poignant words of our fallen veterans as communicated in letters home were etched into the wall. This wall and its unique, original concept behind the Memorial continued to lose its luster and legibility. In order to honor our veterans for generations to come, we must fund and complete an infrastructure redesign and rebuild. As such, the Friends of the Plaza is dedicated to continue to raise the visibility of the plaza and its message, maintain and beautify it and schedule significant veterans-oriented events and activities on the Plaza. In addition, the Memorial Board is committed to continue to honor and tell the stories of the 1,741 brave NYC residents who made the ultimate sacrifice and to whom this Memorial is dedicated.

When Super Storm Sandy decimated lower Manhattan the Memorial was severely damaged. At that time a lighting redesign was under way as well as the development of a methodology to clean the glass block of the wall to make the readings more legible. It took several years but in October of 2016 a relighting ceremony was held and the Memorial became a jewel in lower Manhattan.

In February of 2016 the Founding Chairman of Friends of the Plaza Harry Bridgwood passed away. Bob DiChiara was elected Chairman of the Friends of the Plaza Board shortly thereafter.

Bob DiChiara

(Bob DiChiara was Assistant Director of the World Trade Department at the time of his retirement in 1997. He went on to work for Guy Tozzoli at the World Trade Centers Association (WTCA) for the next twelve years.)



NYNJ PARDA

Tenth Annual Awards Dinner / Reunion Party Honoring

Ret. Det. Sgt. James Verdino Ret. Det. Alatthew Basheer Ret. Det. Gerald Alackey

Thursday, November 8, 2018 6:00 PM – 10:00 PM Cocktail hour starts at 6:00 PM sharp.

Location:

The Fiesta Catering 255 State Highway 17 South Wood-Ridge, NJ 07075

Dinner Buffet • Door Prizes • 50/50 Raffle Dance to DJ Luis

Cost: \$65.00 per Ticket

For ticket information please contact:

John Brown - 631-433-8458 Tony Sclafani - 718-274-9361 Cynthia Hadley-Bailey - 201-803-3999 Bob Befliore - 917-939-8676 Tom Farrell - 732-673-3396 Lee Fowler - 201-741-7518

or

Tickets can be purchased by contacting our PARDA Treasurer Cynthia Hadley-Bailey by email at wcvjb@aol.com, or by cell phone 201-803-3999, or mail your check in the amount of \$65.00 made payable to NYNJPARDA and send to PARDA, PO Box 533, Livingston, NJ 07039

Once your tickets are paid, your name will be listed at the door.

We will not be sending you tickets via mail. Your canceled check will act as acknowledgement that you are registered to attend the dinner.



April 2018

AN OPEN LETTER TO THE PORT AUTHORITY RETIRES ASSOCIATION Your Commitment to the Port Authority: Past, Present And Future

e had the pleasure of meeting with the PARA Board members on April 3rd. The caliber of men and women with us that day was impressive. By some estimates, there was more than 700 years of Port Authority experience sitting in the room. As in the past, we were struck by how deeply engaged and committed the PARA team remains. The issues that truly matter to us – integrity, accountability, working to improve operations, and providing best-in-class customer service – are the issues that matter just as much to you.



We had the opportunity to hear from those present about their experiences on projects similar to the kinds of initiatives currently under way at the agency, as well as their thoughts and recommendations on how to make the Port Authority even better going forward.



It's clear your commitment to the agency still runs strong, which is good news for us and an enduring benefit for our agency. Because we can see that you are dedicated to ensuring the Port Authority attains the goals we've set up over the last eight months, we are committed to taking all of the counsel you have to offer and continuing this important partnership.

Since becoming Chairman and Executive Director last year, we've spent time at nearly all PA facilities, to see for ourselves how our people do their jobs, and how we can all perform better. These sessions have been

illuminating. We're applying the lessons learned from these visits and conversations to our strategic vision for a better Port Authority, with a growing emphasis on best-in-class operations and customer experience.

Together, we share a vision for the future: World-class customer service. Global best practices throughout all of our operations. Aggressive investment in our core transportation infrastructure. A renewed dedication to transparency and integrity. And a resolute commitment to safety and security throughout the agency.

You are an important part of our mission. Your contributions to the Port Authority are invaluable, and we look forward to future discussions on how we might make this great agency even better. We appreciate the

efforts of Dave Gallagher and the PARA leadership team, and the more than 4,000 retirees represented by PARA.

We thank you again for your service to the Port Authority – past, present and, perhaps most importantly, the future.

Sincerely,

Kevin O'Toole, Chairman Rick Cotton, Executive Director

