

# PARA-phernalia

Your **P**ort **A**uthority **R**etirees **A**ssociation

Newsletter • Edition Number 40 • Fall 2008

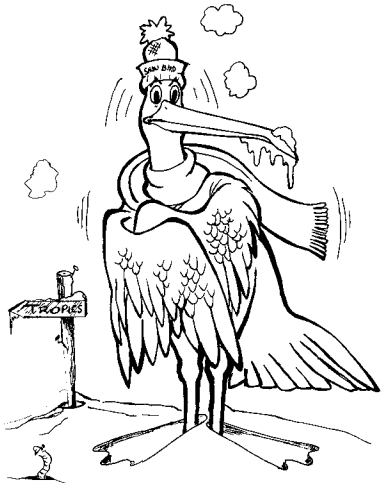
## A Message From Your President

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*It's not what you are that holds you back, it's what you think you are not.*

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



The impact of the current downturn in the economy can be seen in numerous ways. As we are writing, Lehman Brothers once a name synonymous with financial strength, filed for bankruptcy. Lehman is but one, once mighty institution among the many that by the time you read this have had to deal with perhaps the most dire straits facing our domestic and global financial system in our lifetimes. Seven hundred billion dollars of government intervention has been authorized, a scale no one contemplated just a month or so ago. Institutions we all knew as ubiquitous independent entities have been merged, bought out or worse. While not pleasant to contemplate it is something none should ignore—and hopefully by the time you read this, a calming set of governmental actions will have been put in place that will serve as a foundation for improvements over time.

As you know, we try, subject to our limited resources and capacities, to follow the governance and performance of the New York State Common Retirement Fund (CRF) because our pensions come from there—thus, the first of two matters we want to address is the position of those who manage the Common Retirement Fund (CRF) which might fairly be described as being between a rock and a hard place. The second is a gubernatorial veto of a bill that would have barred cuts in retiree health benefits for one year while a Task Force studies the problem of providing health insurance at an affordable cost.

As to the CRF, the Comptroller has properly noted that the returns on investment should not be judged by one year's performance and that if one looks at multi-year performance, the CRF has often more than met its 8% target. An August statement, admittedly before the strains experienced in September, by the Comptroller gives perspective and avoids overreaction as the CRF, he reports, is fully funded with \$153.9 billion and has had a positive return of 2.56% for Fiscal Year ending March 31, 2008 despite very poor market conditions.\* That said, the Comptroller in that same August statement indicated he would be seeking greater flexibility to invest in alternative assets such as private equity returning 24.84% last year and equity real estate returning 14.75%. The Comptroller points out that these "alternative" assets have had much better returns than the primary basket of investments in which the CRF is otherwise permitted to invest.

At present, the CRF investment in alternative investments is legislatively capped at 25% of total assets. (Apparently, this 25% cap relates to the percentage of the CRF's funds that can be more flexibly invested according to what is called the "prudent investor standard." Based upon discussions with the Comptroller's staff, we understand use of this standard allows greater discretion to increase weightings in various categories of potential investments based upon judgments related to expected relative performance of the various asset classes over time). The Comptroller's staff is examining how to add flexibility in asset allocation, aimed at broadening diversification, lessening risk, with the goal of achieving the 8% target return for the CRF over time.

However, the concern, as we see it, relates to the universal dictum, "the higher the return the higher the risk." Benefits paid out in Fiscal Year ending March 31,

*Continued on page 2: From Your President*

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PARA-phernalia

## **Published By:**

Port Authority

Retirees Association, Inc.

## **Correspondence:**

P.O. Box 486

Roslyn Heights, NY 11577-9998

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Fair Haven, New Jersey 07704

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## *From Your President - continued from page 1*

2008 totaled approximately 6.8 billion dollars. Employer, and some employee, contributions into the system primarily by state and local government were approximately 2.6 billion dollars. Thus, there is a gap, which it is hoped will be closed by sound investments yielding that 8% return. While in today's market the actual return of 2.56% is better than many have done, it is not 8%. The Comptroller is quoted as saying with more investment flexibility, "we could have easily maximized our return closer to 4 percent." This of course is less than half of the 8% target. But where in today's market can you get a safe 8% return?

Hence, the Comptroller's desire to invest more in the presumably more profitable "alternative investments" raises a concern that they could be more volatile and riskier. Coincidentally, two articles in the NY Times Business Section of 8/22/08 seemed to raise red flags about the Comptroller's plans. The first appears under the banner "No Profit Without Risk." It described the federal Pension Benefit Guarantee Corporation (PBGC) strategy to move into "real estate and private equity funds" to cover its shortfall, which it believed, would reduce its risk. The article cites one expert as saying "No argument about the upsides. It is the downsides where I do not see where they can say what they say." The NY Times noted this concern it turned out was shared by "A lot of people..."

The other article in the next column was titled "Fears Over Commercial Property Loans". That article notes that there are cracks in the commercial market. It closes with the following quote from the managing director of MKP Capital Management: "The housing market is weak, so the market perception is that commercial real estate fundamentals will follow." It seems the PBGC plans questioned in the second article may be close to that of the Comptroller. This is not the first time in recent years where the Comptroller wanted to raise the cap. In 2006, the Comptroller was successful in obtaining legislation raising the cap from 15% to its present 25%.

The Comptroller has the fiduciary duty to see that the contribution to be made by the State and local governments is sufficient to fully fund our pensions. The ultimate risk of a shortfall is placed on the employers and not on the retirees. The reality is, as we all are aware as taxpayers, State and local governments are experiencing rough financial times. While recognizing this and understanding a desire on the Comptroller's part to help governmental employers, we were surprised to learn that in a recent statement the Comptroller announced that he expected to lower the employer contribution rate. There can be little doubt of the political outcry in these difficult times should the Comptroller announce an increase in employer contribution. Not to do so may insure much greater pain later, however. This and safely obtaining under difficult conditions the 8% return is the rock and the hard place the Comptroller faces. We have been told that if next year's investment return does not improve, employers' contribution rates will likely be increased.

Barry Weintrob, the former CFO of the PA, has agreed to lead Mike Krieger, myself and hopefully others, in studying the issue and we would welcome help from those of you with a financial background to evaluate any forthcoming proposals by the Comptroller affecting CRF investments, as well as the upcoming Comprehensive Financial Annual Report of the CRF. We were told this report will be issued shortly. We have already been in touch with the Comptroller's staff on these issues and as events unfold, we will report back to you. The Comptroller's coming expected proposals may be the wisest course and deserving of our support, and we have been impressed with the availability and knowledge of the Comptroller's Office staff. However, in order to better evaluate proposals that may be forthcoming, we would like to at least attempt to more fully understand these investment issues, hopefully to put us in a better position to judge their soundness. If you are willing to help, please contact me at (516) 484-1325 or richard@helman.net.

*Continued on page 3: From Your President*

## *From Your President - continued from page 2*

Regarding the second issue, Governor Paterson recently vetoed a bill that would have created a Task Force to look into providing health insurance to those who retired from public service and also to deal with the increasing costs associated with providing such insurance. The bill provided a one-year moratorium on decreasing retiree health benefits unless a corresponding decrease was made to active employee benefits. The veto reflected a desire to allow governmental units some flexibility in reducing increasing costs, technical problems with the bill and a power struggle between the Governor and the Legislature over who will decide on the makeup of the Task Force.

The veto wasn't without some consolation as the Governor's veto message declared he fully supported the bill's goal of providing "...public retirees with affordable and quality health care, even in this time of tight budgets." The Governor also announced that he would appoint by Executive Order a Task Force presumably more to his liking. We also believe it will be more to retirees' liking, since the Governor has indicated his Task Force, unlike the one provided for in the vetoed bill, will have a retiree representative. Even if the Governor had signed the bill into law, it is not clear that single state legislation would bind the Port Authority. However, any report the Task Force may issue could well influence the Commissioners of the Port Authority. It is for this reason that we expect to be actively

involved primarily through APRO and the retiree representative on the Task Force.

Reading this Message should not lessen our awareness during the approaching Holiday season that most of us have good reasons to count our blessings. Our defined benefit pension plan guaranteed by the New York State Constitution and medical and drug plans provided by the Port Authority are important economic benefits that unfortunately many seniors do not have. We know when we are in the company of PA retirees, almost all are enjoying their retirement years. What remains is for your Board to wish health and good cheer for you and your loved ones in the coming year and that our country prospers in peace as does the world.

**Richard Helman / Mike Krieger**

**\*An October 28th statement of the Comptroller indicates the fund has declined since April 1st by 20%. He goes on to state that the CRF is "one of the strongest, best-funded pension systems in the United States, and the Fund's ability to meet its obligations has never been in jeopardy." In that same statement, he notes employer contributions will be 7.4% of payroll in 2010--down from 8.5% for 2009, a subject of some concern to PARA addressed elsewhere in this President's Message.**

## **PARA Annual Meeting**

***On June 26<sup>th</sup>, 18 of the 23 members of your PARA board met at the PA Bus Terminal for the Annual Meeting. The following items were discussed:***

- Al Pettenati reported that the voting for new members of the board was complete that 883 ballots were submitted and all of the twelve candidates recommended by the board were newly elected or reelected.
- The board discussed the letter sent to the new Executive Director Chris Ward on June 3<sup>rd</sup>. The board has asked to meet with the Executive Director to discuss a number of items of mutual interest including potential opportunities for retirees to assist PA staff in areas such as institutional history, volunteering to assist with specific programs or activities, training in particular areas, and the like.
- Tom Kearney discussed the status of the PARA website - - - [www.paranynj.org](http://www.paranynj.org) - - - and he mentioned that all retirees are encouraged to refer to the website periodically for a wide range of information of interest to the retiree group. Special thanks were given to Joe Sansevero who designed the website and has served as the web administrator since the site was first placed into operation several years ago.
- Dick Helman reported on his meeting with representatives in Albany to discuss pending legislation designed to prevent government units from reducing health care benefits for retirees. This bill was subsequently vetoed by the governor in light of the state's fiscal crisis. The board and others will continue to follow this issue closely.
- The board conducted a teleconference meeting with representatives of the New York State Comptroller to obtain information on matters affecting the status of the pension system in light of the fiscal tensions of the marketplace. The board was assured that the pension fund is well diversified and fiscally sound despite the current difficulties

**Dave Gallagher**

# Use of PARA Web site continues to climb

It seems that more and more PA retirees are discovering and taking advantage of the many useful information items available on PARA's Web site at [www.panynj.org](http://www.panynj.org). In 2006, after the site was first established, there were about 3,000 page views monthly. The current figure is about 9,000 monthly page views.

Our site has grown in content, quality and frequency of use due primarily to the expert and diligent work of our webmaster, Joe SanSevero. He is constantly looking for ways to improve the site, and he spends hours responding to the e-mails he receives from retirees covering a wide variety of topics.

As you might expect, many of the questions deal with benefits. It's quite understandable that this is an important subject for retirees. But unfortunately the questions are normally not very easy to answer. The reason is that the specific benefits packages of PA retirees vary greatly -- among different categories of employees and over different periods of time. A general rule is that each retiree keeps the same benefits he or she had when they retired. So for any employee with a benefits question, the best approach is to call PA Benefits at 212-435-2870

Another reason our site has become more popular is the content we receive from retirees. This includes news about regular retiree get-togethers like the Last Wednesday of the Month (LWM) club that meets for lunch in Fort Lee, New Jersey (contact Bernie Gelman 718-268-5234). Or the South/Central Jersey retiree group that meets for lunch four times a

year (contact Liz DeLaura 201-666-2228). We're sure there are other retiree get-togethers as well. So if you know of one that's not on our site, or if you are planning a new event, contact Webmaster Joe ([joe@sansevero.us](mailto:joe@sansevero.us); 718-866-5354), and he will be happy to publicize it on our site and help you get a nice turnout.

On a more somber note, our "In Memoriam" page attracts a good many visitors. We have made arrangements with the PA to receive obituary notices in a timely manner, and we post funeral details and comments when available from colleagues.

Remember also that we have an e-mail retiree directory on our site to facilitate communication among retirees. It's in our "Members" section to provide an element of privacy, and we invite anyone who's interested to add their name to the list. It can be done easily online.

There are many more subjects of interest to retirees on our site, as well as links to useful forms -- and to the sites of other organizations such as the New York State Retirement System and the Social Security Administration.

Of course we realize that there are quite a few retirees who have not yet entered the wonderful world of the Internet. To them we suggest you give it a try. It's not really that difficult at all, and you probably have several children or grandkids that would be very happy to get you started. Besides, it's great exercise for the brain!

**By Tom Kearney**

## A Request for Photos

*Please send us snapshots of recent or past PA and PARA get-togethers and special events along with a brief description and if possible, the names of those pictured in the photo. Prints, color slides and digital images are acceptable. When sending digital photos, only high-resolution photos at a minimum resolution of 900 x 1200 dpi will reproduce at the desired quality.*

## What's Up at the PA

***In addition to getting information about the PA through the PA News another available source is Growing the Region, a monthly e-mail newsletter from The Port Authority of New York and New Jersey that highlights the latest news and events from the agency, with particular emphasis on World Trade Center construction progress, including photographs and videos of work at the site. It also provides updates on trade and transportation developments affecting the prosperity of the New York-New Jersey region. It's an excellent information source. You savvy cyber spacers can go to their site for an overview of what they have to offer at [www.panynj.gov/GrowingTheRegion](http://www.panynj.gov/GrowingTheRegion) and if you choose to, sign up to receive their Newsletter on a regular basis.***

# Membership Dues

**Just a Reminder: For the convenience of those who may not have remembered to pay their annual dues following our Spring Newsletter we have included a self mailer for you to do so now. Simply fill out the requested information, include your dues, fold and seal the envelope, affix postage and send it on its way. Remember dues are only \$5.00 annually.**

## *Get PA News Via e-mail*

*Retirees can receive the Port Authority's employee newsletter every Thursday by sending your name and e-mail address to [panews@panynj.govern](mailto:panews@panynj.govern).*

## THINKING ABOUT RELOCATING? HOW ABOUT NAPLES?

Known as the crown jewel of Southwest Florida, Naples is located in Collier County, approximately 35 miles south of Fort Myers and about 100 miles east of Fort Lauderdale. It is nestled on the sun drenched beaches of the Gulf of Mexico, where the water temperature ranges from between 70 degrees in winter, to a high of 90 degrees by September. The weather is just perfect with year round off shore breezes. Naples offers exquisite sunsets, incredible shopping, championship golf, and miles of white sand beaches while being home to some of the most luxurious waterfront estates and condos in the world. It is the cultural and activity center of Collier County, and is less than 20 miles away from the tropical wilderness of the Florida Everglades. The entire community is often considered to have a resort lifestyle.

The City was incorporated on December 1, 1923, and is approximately 14 square miles in size with a full-time population of approximately 22,000. From November to May, that population swells to over 33,500, and over 300,000 in the County, as part-time residents migrate from all parts of the country and the world. Naples is surrounded by Collier County, also referred to as *Naples*, where the real estate prices are much more affordable for retirees, and where you can own a beautiful piece of property. Most of these communities are securely gated with access control, built on golf courses, and feature all the amenities of country club living: pools, dining rooms, tennis courts, health clubs and plenty of nature. There are schools, restaurants, houses of worship, and an abundance of arts and culture at the Sugden Theater and the famous Philharmonic Center. Just this past year, Bill Cosby,

Ronan Tynan, and the Boston pops were in town and put on spectacular performances.

Both Continental and Jet Blue fly direct out of Newark Liberty daily to Fort Myers (RSW), but you can also change in Tampa or Miami and fly right into Naples Airport on a "puddle-hopper", a small 19 seat prop. I would always recommend you fly into Fort Myers and drive the 30 minutes south. You can also rent a car at the Airport where shuttle service is provided to Hertz, Avis, and a number of other companies. Then again, you can always drive from the Port District (not me), or take the auto train from Virginia to Orlando, and enjoy a stay in Disney on the way down to Naples. Finally, if you are adventurous and a boater, you can sail or cruise down the Atlantic and make your way into Naples Bay, the home of marinas and great fishing seaports. In short, take the comfortable two and half hour flight.

Naples is an attractive choice for retirees considering relocation or just an investment. There is no state income tax in Florida, and when you become a resident, you are eligible for a tax reduction on your home. I know that I may sound like a one man "Chamber of Commerce", but my only regret was that I did not discover Naples sooner in my life. Drop me a line at [dr.dom@verizon.net](mailto:dr.dom@verizon.net), and I'd be happy to share any further information with you and also recommend some terrific Brokers in the City. Until then, be well, and please remember to enjoy your well earned retirement wherever you may be. This is the first article on this subject which we may make a regular series. Ciao for now.

**Dom Varricchio**

# The P.A. and PARA

*You may recall that our last Newsletter included information about our meeting with Mary Lee Hannell, Director of Human Resources, at which we discussed areas in which retirees might help the P.A. achieve some of its goals. One of the areas discussed was recruitment. Details about how we can help in that specific area follow.*

At our previous meetings with the Retiree Association Board, the Human Resources department and board members agreed that a partnership between retirees and HR in regards to recruitment efforts would be a mutually beneficial endeavor. There are two ways for retirees to support our recruitment efforts. The first is by attending the career fairs and other recruitment events in which we participate. The second way is to refer candidates to our college programs, operations and maintenance and engineering positions.

## Attending Recruitment Events

Human Resources has a busy recruitment calendar this fall and these events are our opportunity to tell the public about the diversity of the agency's people and the opportunities we provide. As a Retiree, the wealth of experiences and knowledge you can share with our prospective hires is invaluable.

We are seeking retirees who are enthusiastic and experienced public speakers and who enjoy working with people to join us at recruitment events. Training would be provided. If you have an interest in volunteering at these events, please email Cristina Kiley at [ckiley@panynj.gov](mailto:ckiley@panynj.gov) by Friday, December 3. In your email, please include the following information:

Name:

Current Address (city, state):

Undergraduate Alma Mater & Degree:

Last Position Held (title, department):

Upon receipt of your information, Cristina will provide background information on our recruitment efforts and schedule information.

## Referring Candidates to Apply for Positions

Another way to support our recruitment efforts is to refer candidates to us. We are consistently recruiting for our college programs, operations and maintenance and engineering positions; these positions are listed below. More information can also be found at [www.JointhePortAuthority.com](http://www.JointhePortAuthority.com). Please direct any qualified candidates to apply via this website. Retirees with general inquiries about these opportunities can either contact Cristina Kiley (college programs, [ckiley@panynj.gov](mailto:ckiley@panynj.gov)) or Evelyn Crespo (operations and maintenance and engineering positions, [ecrespo@panynj.gov](mailto:ecrespo@panynj.gov)).

## College Programs

**Leadership Fellows Program**- full-time, rotational development program for recent Master's level graduates.

**Engineering & Architecture Associates Program**- full-time, rotational program for recent Bachelor and Master's level graduates in the fields of engineering & architecture.

**Accounting & Audit Trainee Program**- full-time, rotational program for recent Bachelor's graduates in the field of business, accounting and finance.

**Summer Internship Program**- full-time summer experience for college students of all levels and majors.

## Engineering Positions

To support the agency's major capital projects at our facilities and the rebuilding of the World Trade Center site we are always seeking qualified engineers and construction management professionals. Listed below are a sample of Engineering and Construction Management positions that we are currently recruiting for, full descriptions are available on our website, [www.JointhePortAuthority.com](http://www.JointhePortAuthority.com).

Architect

Materials Engineer

Mechanical (HVAC) Engineer

Structural Engineer

Resident Engineers

## Operations & Maintenance Positions

Listed below are the operations & maintenance positions we are consistently recruiting for, full descriptions of these and other positions are available on our website, [www.JoinThePortAuthority.com](http://www.JoinThePortAuthority.com).

Temporary Passenger Information Agents

Part-time/Full-Time Toll Collectors

Security Guards

Building Construction General Maintainers

General Maintainers (PATH)

Trackworkers (PATH)

Structural Maintainers (PATH)

Electricians

Stationary/Watch Engineers

HVAC/Utility Systems Maintainers

The Human Resources Department thanks you for your continued dedication to the agency. We look forward to working with you.

*Your Board of Directors and Officers encourage you all to offer your services and contact Cristina Kiley by the date requested. This opportunity gives us all a chance to repay the P.A. for all the good things it provided to us during our careers. If you feel you can help please do.*

# The World Trade Tribute Center – A ‘Must’ Visit

How did you remember 9/11 this year -- the Seventh Anniversary of the tragedy that cost us friends and coworkers? It was also the loss, for many who were not facility based; of a place we considered our ‘home away from home.’ I’m sure you can vividly remember the day, hearing the news, and watching the unfolding on TV. I’ve heard of many wonderful ways to respect and honor the occasion from listening to the names being read, going to a memorial service or gathering together with former colleagues.

But for those of you who have not already done so may I recommend the World Trade Tribute Center located on 120 Liberty Street. It is a unique experience that connects visitors with members of the 9/11 community. Your Retiree Association has arranged a visit next spring, so see the end of this article for details. We hope to see you there.

The Tribute Center creates a central place for information about 9/11 at The World Trade Center. It includes the entire 9/11 community – families, survivors, residents, rescue workers, and volunteers affected by 9/11/01. The Port Authority provided initial funds for capital construction and maintains ongoing ties. The Tribute Center works in collaboration with the National September 11<sup>th</sup> Memorial and Museum.

The Center is dedicated as a place to honor

and remember not only those lost, but the World Trade area itself, as a place where people lived, worked, traveled through, and shopped – all of those components that made up the community that we all called The World Trade Center.

The Center is comprised of 5 galleries or exhibits that visitors can walk through at their own pace. There is also a guided “walking tour” that travels outside from the Fire House next door, and around the site. One can see the “pit” along this walk which takes an hour. What is so special about these tours is that the tour guides must have a connection in some way to either the 1993 or 9/11 event as a survivor, family member, former employee, first responder, volunteer, or neighbor. It is also unique because the guides share with the visitors their stories of how they were impacted by the events, thus lending a touching and meaningful addition to this poignant experience.

Rita Schwartz, retired from Public Affairs, kindly showed me around and gave me insight into the unique perspective of her time as a guide. It was, she said “an opportunity to be useful to a cause that is very personal.” Tracy Grosner, the brand new Volunteer Coordinator, was impressed by the willing attitude of these volunteer guides.

The inside portion of the tour begins in

Gallery One called World Trade Center: Community Remembered. There is a model of the 16 acre WTC site and a short film about those who worked or lived there, explaining to visitors what it meant to be part of the WTC community. “You didn’t have to leave the area if you didn’t want to, everything was right there,” a narrator remarks. There are pictures surrounding the model showing the life that went on in and around the buildings. This gallery puts in to context, “what is so special about the place” says Jennifer Adams, The Chief Executive Officer. A plaque nearby lists the names of PA staff lost in 1993 or 2001.

Gallery Two, Passage Through Time shows the timeline to the end of the day on 9/11/01. There is a wall of “Missing” photos and quotes from survivors, police, firefighters, and families. Gallery Three is the Aftermath: Rescue and Recovery and highlights the coordinated efforts of the evacuation. A steel beam and fireman’s jacket will give you pause, as will the short film with voices of those on the scene.

Tribute is the name for the gallery that commemorates those lost. A wall of pictures, donated by families, shows their loved ones. “Seeing a picture of someone at a birthday party” says Adams, demonstrates clearly that ‘they are not a statistic but a loved one, now lost.’ This exhibit changes periodically, so the many

*Continued on page 8: Tribute Center*

## SPECIAL INVITATION

*The Port Authority Retirees Association and the World Trade Tribute Center join in inviting Port Authority retirees and their spouses to an exclusive viewing of The World Trade Tribute Center.*

Dates: Tuesday, April 28, 2009 ~~-OR-~~ Tuesday, May 5, 2009

Times: 9 am to 12 pm for an “at your own pace” visit of the 5 galleries.

Forty-five minute Guided Tours inside, for groups of 20 (first come, first served) will be available at 9:30, 10:30, and 11:30 am

Outside Guided Tours lasting one hour may be available depending on construction activities and weather.

Location: World Trade Tribute Center, 120 Liberty Street, off Church St.

Visit their web site at <http://www.tributewtc.org> to preview the gallery exhibitions and tours.

Please RSVP directly to the World Trade Tribute Staff by December 19, 2008 - fill out the response form on page 8 and mail it back so that they can hold your reservation or respond via e-mail to [tgrosner@tributewtc.org](mailto:tgrosner@tributewtc.org).

# Yes, I (we) would love to visit the WTC Tribute Center with Port Authority retirees

Please let us know your preferred date to attend:

Date	1st Choice	2nd Choice
Tuesday April 28, 2009	<input type="checkbox"/>	<input type="checkbox"/>
Tuesday May 5, 2009	<input type="checkbox"/>	<input type="checkbox"/>

Names(s) of those attending: \_\_\_\_\_

Address/zip: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: Home \_\_\_\_\_ Cell \_\_\_\_\_

MAIL THIS FORM TO:

Tracy Grosner, Volunteer Coordinator, World Trade Tribute Center  
22 Cortland Street Suite 801, New York, NY 10007

## *Tribute Center - continued from page 7*

pictures sent by families have a chance to be seen. A continuous scrolling of names is a reminder of the number of people lost that day.

The final gallery allows visitors to hear stories of how people turned their grief into positive experiences. They can view the efforts underway for the businesses that

were affected by that day, as well as reports on the rebuilding efforts. Comment cards, in many languages filled one wall. There are binders of these cards available to read the thoughts and wishes of others. I was moved by how many people linger in this area. They were taking their time reading the cards of others and then writing their own. The final card is a take away. It's a

promise that on every 9/11 you pledge to perform just one good deed to help others in need.

Please join us on either April 28 or May 5, for an exclusive visit to the Tribute Center.

**Holly Blauser**

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*Your latest issue of PARA-phernalia . . .*

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