

Family Newsletter

March 2006

February Board Meeting Highlights

- New Board Member - Linda Gay
- Expanded Family Advisory Board

By a unanimous vote taken at the February meeting, the Board of the Fund accepted the report of the Nominating Committee to have Ms. Linda Gay join the Board of Directors. Ms. Gay, of Tewksbury, has 22 years of Human Resources background, including responsibility for an employee base ranging from as low as 5 to as high as 4,000. She is experienced in hiring, training, benefits, budgets and planning, compensation, and the legal aspects of employment, benefits, and all areas of human resources. With deep experience in nonprofit and profit-making companies, she has worked with Wang Laboratories, Raytheon, Cablevision, Zayre Corp and the Girl Scouts of America. Her energies have also been devoted to school-based voluntarism, serving as PTO President and PTO Treasurer for three years, focusing on fundraising and planning. Ms Gay is the widow of Peter Gay. We welcome her to the Board of Directors.

Also by unanimous vote approving a motion advanced by the Nominating Committee, the Board approved an expanded Family Advisory Committee (FAC) which now numbers twelve. The roster is:

- | | |
|-----------------------------------|-----------------------------------|
| Christie Coombs (founding member) | Anne MacFarlane |
| Diann Corcoran | Teresa Mathai (founding member) |
| Iris Friedman | Cynthia McGinty (founding member) |
| Beverly Harrington | Kenneth Meltzer |
| Robert Harrington | George Smith |
| Francine Kaplan | Judy Smith |

The FAC offers ongoing feedback to the professional staff of the organization to ensure that programs and services meet the interests and desires of the constituents. This is accomplished through discussion, bringing in other families and individuals as would be productive. For example, the FAC might call for a forum to open a family-wide discussion on a particular issue. The FAC should call for issue-focused meetings with the Board as necessary and appropriate, open to all families. Each member of the Family Advisory Committee is also expected to work on projects or subcommittees, representing their particular interests.

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#### Also In this issue:

- 2006 Needs Survey - Progress Report
- 63 Reasons to Hope - the Video
- America's Camp
- American Red Cross Program (LifeNet) Deadlines
- Support for Primary and Secondary School Education
- Health Care Support Program - Enrollment Process and Timelines

Board of Directors

President  
Faith Arter

President-Elect  
John Curtis

Vice President  
Mary J. Kakas

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Eric Lowrey

Candy B. Altman  
Peter Dimond  
Daniel England  
James D. Fisher  
Linda Gay  
Lawrence E. Klaff  
Molly H. Sherden  
Susan I. Pederzoli  
Faith Weiner

President Emeritus  
Roderick MacLeish, Jr.

Family Advisory Committee

Teresa Mathai, Chair  
Christie Coombs, Co-Chair  
Cindy McGinty, Co-Chair  
Diann Corcoran  
Iris Friedman  
Beverly Harrington  
Robert Harrington  
Francine Kaplan  
Anne MacFarlane  
Kenneth Meltzer  
George Smith  
Judy Smith

Honorary Board

Senator Edward M. Kennedy  
Senator John Kerry  
Congressman Marty Meehan  
Barry Tatelman  
Eliot Tatelman  
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In memoriam  
Loretta W. Kowal  
\*\*\*

Clerk of the Corporation  
David Hastings

**Featured Article:**  
Family Support during the Moussaoui Sentencing Trial

Upcoming Events

Board of Directors Meeting  
Teleconference  
Monday

March 6, 2006  
4:00 - 5:00 PM

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"Dating After 9/11" - a  
seminar  
Wednesday

March 22, 2006  
6:30 - 8:30 PM

at

Children's Charter  
77 Rumford Avenue,  
Waltham, MA

## 2006 Needs Survey - progress report

A team of research associates from Tufts University has taken the first two steps in conducting our **Needs Survey**. The survey is important for program planning and development for 2006 as well as the future. To make sure that the final survey is designed to be something all of you will want to complete, we have brought this team on to conduct a focus group and a "pre-test". The focus group was a face-to-face discussion with some volunteer family members who spoke with the research team. **All** comments made by family members were written down, but no individual was named as the source of the comment. The group conversation was used to improve the survey. The next step was to design a version of the survey based on the feedback from the focus group. The research team is reviewing the results of the survey during the first week of March, and will adjust the final survey accordingly. All family members ages 18 and above will receive their own survey. This survey will be on paper and will be mailed to each individual. Your feedback last year helped us to implement the Health Care Support Program, the Mental Health Seminar Series, and the advocacy to bring a closed circuit television broadcast site to Boston for the Moussaoui Trial.

All responses this year will be coded anonymously to respect the private nature of mental health issues. We are hoping to complete the entire survey process by the end of **March**, so please watch for your questionnaire in the mail and respond promptly. If you have any questions about the survey, please contact Diane.

## "63 reasons to hope" - progress to report - and the video

Last month we reported on Judy and Edward Drapeau of New Hampshire, who had worked diligently over several years to raise enough funds - pennies at a time - to be able to provide an education fund for each of the 63 babies born to women widowed by the attacks of September 11, starting with the purchase of a \$50.00 United States Savings Bond. Thanks to many of you who assisted, we are well on our way to identifying and contacting the mothers of these little ones. We are offering to provide these bonds with the funds raised by Judy Drapeau, and will not divulge the identities of the children or their mothers. If you have any ideas on how we can continue to find these families, please contact David at the Fund. We have purchased a VHS copy of the original Primetime Live episode that ran 08/29/02 - "63 reasons to Hope: The Babies of 9/11. If you would like to borrow the video, please let us know.

## Support for Primary and Secondary School Education

- visit Children of 9/11 at: <http://www.911childrensfund.org/programs.html#>

"Children of 9/11" was formed primarily to provide funding for the continued education of children, mentoring them through their primary and secondary schooling, as well as their collegiate and post-graduate studies. They support and encourage the use of internships, apprenticeships, work training and trade schools in order to achieve this mission. Their primary focus is children whose parent, parents or legal guardian worked in custodial or service oriented positions were a victim of the attacks. Additionally, they consider children who lost a parent(s) or legal guardian, or have a parent(s) or legal guardian who was permanently disabled as a direct result of 9/11.

Staff Contact Information**David Hastings**

Executive Director

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617-482-8156

**Erica Cabag**

Administrative Coordinator

[erica.cabag@massfund.org](mailto:erica.cabag@massfund.org)

617-482-8153

Toll-Free Phone:

1-(866) FUND-911

1-866-386-3911

Mailing Address:

75 Kneeland Street

Sixth Floor

Boston, MA 02111

## Moussaoui Sentencing Trial – Boston Update & Community Services

### **GENERAL BOSTON COURTHOUSE INFORMATION**

#### **Courthouse Specifics**

The closed circuit television (CCTV) viewing room at the **Moakley Federal Courthouse in Boston** for the Moussaoui sentencing trial will be open to court-credentialed family members the first day of the trial which is scheduled to be **March 6, 2006**. Family members are able to pick up their credentials from the U.S. Attorney's office on this day beginning at 8:30 am. **Opening statements** are scheduled to begin at **2:00 pm**. Since this schedule could change at any moment, family members planning to attend the trial are urged to check the web site for the Court in the Eastern District of Virginia for the most up to date scheduling information: <http://www.vaed.uscourts.gov/notablecases/moussaoui/index.html> or by calling the Eastern District of Virginia's information line at: **866-556-8421**.

The trial will continue every day after March 6<sup>th</sup> from **9:30 am** until **5:30 pm** until a verdict is reached. Generally, testimony will be heard Mondays through Thursdays, although it is possible the Court will decide to hold Friday sessions as well. The CCTV viewing site schedule will mirror the court calendar for the actual trial in Eastern Virginia. This means there will likely be no snow delays/cancellations, and the CCTV site will be **open** on Evacuation Day and Patriots Day (both of which are not federal holidays).

#### **Victim Assistance at the Courthouse for Credentialed CCTV Attendees**

The Massachusetts 9/11 Fund Inc., the Boston Medical Center and Catholic Charities have combined resources with the United States Attorney's Office to provide victim assistance onsite for the duration of the trial. Experienced, licensed psychologists and social workers will be available to listen and provide support to those attending the trial. Kindly be aware that **no** child care of any sort will be provided at the courthouse.

#### **Community Services - available to everyone, whether or not you are attending the trial**

##### **School Outreach**

A few family members have asked for the Fund's assistance in educating their child's school about the potential effects of the Moussaoui trial on children. The Massachusetts 9/11 Fund and Children's Charter are available to do this outreach on an individual basis. For more information on how to access this service, please call Diane Nealon.

Please contact Diane Nealon for any questions or concerns about the upcoming trial or the services available onsite at the Courthouse.

Moussaoui Sentencing Trial - Boston Update & Community Services continued ...

**COMMUNITY SERVICES - available to everyone, whether you are attending the trial or not**

**Community Support Groups – Coffee Connections & Coping**

The Massachusetts 9/11 Fund and Catholic Charities are pleased to invite all Fund family members to a series of support groups entitled “**Coffee Connections & Coping**”, designed to assist our community in coping with this difficult trial experience. These support groups are presently scheduled in two hour sessions – the **first hour will be an update and information sharing session** among family members about the trial process. We imagine that this will be particularly useful for those family members who are not attending the trial, but have questions about it based upon what they have seen in the news. The second hour will be an educational session designed to teach family members practical stress management skills in order to provide all with useful tools in dealing with the trial process. The educational session topics currently being planned include “*Creating a Safe Place*”, “*Play as an Antidote to Stress*”, “*Office Yoga*” and “*Meditation Basics*”. Stay tuned for email updates about dates for these topics as well as further topics to be presented. The sessions are presently scheduled as follows:

**Sunday afternoons from 2:00pm – 4:00pm at Regis College in Weston, MA**

March 12, 2006

April 9, 2006

May 7, 2006

**Wednesday evenings from 6:30pm – 8:30pm at the MA 9/11 Fund Offices in Boston, MA**

March 29, 2006

April 26, 2006

May 24, 2006

Please let Diane know if you are planning to attend any of these sessions at least a week before the scheduled session date, so she can provide you with directions and to plan appropriate hospitality services.

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**Financial Assistance to Attend the Trial**

The Massachusetts 9/11 Fund and Catholic Charities are inviting credentialed family members who may require financial assistance in order to attend the trial in Boston to complete the attached, “**9/11 Interagency Application to Attend the Moussaoui Trial in Boston**”. At this time, we are reimbursing those with financial need for costs such as parking, transportation, hotel rooms, meals and child/senior care. Completed applications may be mailed to the Fund, c/o Diane Nealon. Please note, this assistance is only being offered to family members who are credentialed to watch the trial.

**9/11 INTERAGENCY APPLICATION FOR FINANCIAL ASSISTANCE  
TO ATTEND MOUSSAOUI PENALTY PHASE TRIAL IN BOSTON, MASSACHUSETTS**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Phone: \_\_\_\_\_ (Home) \_\_\_\_\_ (Work)

\_\_\_\_\_ (Cell)

Please check one of the following to indicate how you were affected by 9/11:

\_\_\_\_\_ I lost a family member in the terrorist attacks of 9/11/01 (please fill out information below)

Name of lost loved one: \_\_\_\_\_

Relationship to lost loved one: \_\_\_\_\_

My address on 9/11/01: \_\_\_\_\_

\_\_\_\_\_ I survived the terrorist attacks of 9/11/01 (please fill out information below)

Your location during the attacks: \_\_\_\_\_

Please indicate the dates (if you know) when you plan to attend the Moussaoui penalty phase trial. If you are not yet certain, please indicate the frequency you plan to attend the trial – i.e., daily, weekly, etc.

The following is a list of expenses approved for reimbursement for eligible family members and survivors of the attacks. Please check all those for which you would like financial reimbursement.

| <i>Place a check mark next to all categories for which you are requesting assistance</i> | <i>Category</i>                | <i>Daily Cost</i>  | <i>Estimated Number of Hrs/Days Needed</i> | <i>Sub-total by Category</i> |
|------------------------------------------------------------------------------------------|--------------------------------|--------------------|--------------------------------------------|------------------------------|
|                                                                                          | Parking                        | \$8.00             |                                            |                              |
|                                                                                          | Child or senior care           | Per Hour - \$15.00 |                                            |                              |
|                                                                                          | Meals (lunch)                  | \$15.00            |                                            |                              |
|                                                                                          | Hotel                          | \$120.00           |                                            |                              |
|                                                                                          | Daily Roundtrip Transportation |                    |                                            |                              |
|                                                                                          | < 25 miles                     | \$12.00            |                                            |                              |
|                                                                                          | 25 – 50 miles                  | \$23.00            |                                            |                              |
|                                                                                          | 51 – 100 miles                 | \$45.00            |                                            |                              |
|                                                                                          | 101 – 150 miles                | \$67.00            |                                            |                              |
|                                                                                          | > 151 miles                    | \$90.00            |                                            |                              |
|                                                                                          | <b>Total Daily Need</b>        |                    | <b>Total Financial Need</b>                |                              |

Please describe any other cost not listed above which you would like considered for reimbursement:

**Please attach a copy of your most recent Federal Tax Return to this application and mail to the MA 9/11 Fund**

**This page is intentionally left blank as the other side may be used as a mail-in application for financial assistance to facilitate attending the sentencing trial.**

## Important Notices



### **America's Camp Enrolling for 5th Exciting Summer!**

America's Camp is now enrolling boys and girls, ages 7 to 15, for its fifth summer in the beautiful Berkshire Mountains of western Massachusetts. The session will begin on Wednesday, August 16th and finish on Wednesday, August 23rd. This week-long, sleep-away camp is offered at no cost to eligible families. The campers have diverse backgrounds and interests, but share a common experience – they have all lost a parent or sibling in the 9/11 attacks or in the line of duty at any time as a firefighter or police officer. A mature, enthusiastic staff is thoroughly trained to ensure a positive, fun, supportive environment. Campers participate in a wide range of sports, crafts, water activities at the pool and lake, trips and special events. For information about the camp and enrollment, families should:

- Call the camp office at 1-800-548-6295
- E-mail director Andy Cole at [andy@americascamp.org](mailto:andy@americascamp.org)
- Visit the camp website at [www.americascamp.org](http://www.americascamp.org)



### **Red Cross Reimbursement for Mental Health Care Scheduled for Closeout**

The Fund has been informed by the Red Cross that it intends to close out its 9/11 Mental Health and Substance Abuse Program (known to many as "LIFENET") in 2007. This program, among other things, provides reimbursement for uninsured costs incurred for up to 32 sessions of outpatient mental health counseling with a licensed provider. The program also offers limited reimbursement for psychiatric medications and inpatient psychiatric hospital stays. A complete description of program is available at [www.9-11MentalHealth.org](http://www.9-11MentalHealth.org) or by telephone at 1-800-LIFENET (1-800-543-3638). The deadline to **enroll** in this program is **January 2, 2007** (enrollment is completed by calling the 1-800-LIFENET number). The last date of service which will be reimbursed by this program is **December 31, 2007** and the last date to file a claim for reimbursable services is **March 31, 2008**.

Please note – this program does allow you to claim eligible uninsured mental health treatment costs retroactively back to 9/11/01. If you or anyone in your family is or was incurring out of pocket costs for mental health treatment since 9/11, we strongly encourage you to take advantage of this program before it ends. Family members will not be allowed to "carry" any unused portion of the benefit once the program closes.

**Register with Scholarship America** - Register eligible dependents in one of the following ways: phone toll-free 1-877-862-0136, email to [scholarships911@scholarshipamerica.org](mailto:scholarships911@scholarshipamerica.org) or visit their website [www.scholarships911.org](http://www.scholarships911.org). If you experience any difficulty at all with the registration process, or have questions after contacting Scholarship America - please get in touch with us as soon as you can.

**\$5,000 in Uninsured Health Costs Assistance from Twin Towers Orphans Fund** – Twin Towers Orphans Fund provides up to \$5,000/year for uninsured physical health costs and uninsured mental health costs incurred by children who lost one or both parents on September 11th. Contact Twin Towers Orphan Fund at (661) 633-9076 or at <http://www.ttof.org/>.

**Free Financial Planning Assistance** - If you would like to avail yourself of a completely free, no obligation financial planning consultation as a family member, please contact the 9-11 Financial Planning Relief Services coordinated by Ms. Claude H. Collins, Program Coordinator for Pro Bono Services at 1-800-322-4237, extension 7138. Their website is <http://www.fpaprobono.org>



## Health Care Support Program - Please sign up by May 31, 2006

The Board of Directors of the Massachusetts 9/11 Fund is pleased to announce that in response to a need many families have expressed, we are rolling out a new program to help eligible families with some health care costs. The program, named the "Health Care Support Program", is now available.

**What does the program cover?** - Eligible families can choose from **one** of the following alternatives

- OPTION 1 - receive reimbursement for 50% of health and/or dental insurance premiums for a maximum of two years.
- OPTION 2 - receive reimbursement for up to \$2,500 annually for each of two years for out-of pocket deductibles, co-payments, or payments for professional health care services where your benefits have been exhausted. Costs submitted for reimbursement are not eligible for submittal to any other reimbursement program including LifeNet and all other 9/11-related funds and grants. If in doubt, contact Diane Nealon for any questions about eligibility for other health care support programs.

**Program Length** - Two Years

- The program will run for 24 consecutive months and can be started any time from 1/1/2006 through and including 5/1/2006. You may select the start date when you request consideration for eligibility.
- Each year you will select an option which will stay in force for twelve months once it is selected. You may change options only once thereafter - to affect the second year. Near the conclusion of month twelve, you can request a different option, which will go into effect on the first day of month 13 of the 24 month program.

**Who is eligible?** The program's current requirement is that you satisfy all of the following criteria. These criteria are subject to change given appropriate federal and state regulation and legislation:

- Relationship - You were impacted by the attacks of 9/11/01. "Impacted" is defined by one of the two following definitions:
  - You are related to an individual killed or injured in the September 11th terrorist attacks (relationship must be either as parent, spouse, child, sibling or domestic partner. This relationship does not had to have been one in which you were financially dependent upon the loved one who was killed or injured) **or**
  - You suffered personal injury or trauma as a direct result of being at the World Trade Center area (whether as a victim or a rescue worker)
- Residency - where you lived on 9/11/01 and where you live now:
  - Current - you can provide documentation that you currently live in Massachusetts, New Hampshire or Rhode Island
  - Prior - you can provide documentation that you lived in Massachusetts, New Hampshire, or Rhode Island on 9/11/01
- Income:
  - The annual taxable income per person (documented by a copy of your federal tax return) does not exceed \$80,000. For families, this includes the tax return filer(s) and/or dependent(s) using \$80,000 as an average. We will take the annual taxable income as indicated on the tax return and divide it by the number of individuals in the family covered by that tax return to determine the average. For example, in a family of three people, the highest annual taxable income eligibility level is \$240,000.



**How do I request an eligibility determination?** - Families requesting eligibility need to send the following documents. These can be provided by mail, or by email using scanned documents in PDF format.

- a cover letter indicating
  - for persons related to a lost loved one(s)
    - the name(s) of the individual(s) requesting eligibility, their relationship to the loved one(s), and the name of the loved one(s).
  - for people who were directly injured or traumatized as a result of being at the World Trade Center site on 9/11/01
    - your name
  - a statement choosing which option you would like
    - Option 1 - insurance premium reimbursement **or**
    - Option 2 - out-of-pocket reimbursement
  - the start date you choose for your eligibility
    - any date from 1/1/2006 through and including 5/1/2006) to begin.
- a completed copy of your 2005 tax return (covering 1/1/05-12/31/05). Please only send the 1040, 1040A or 1040EZ. We do not need any attachments or supplementary schedules. This will also serve as documentation of your current residency.
- a copy of documentation establishing the state of your residency on 9/11/01. This can be a utility bill, mortgage or rent bill, or a 2001 tax return (federal or state).
- for those persons related to a lost loved one, a copy of documentation supporting your relationship to your deceased loved one(s)

*If you believe any of the above documentation is already on file at the Fund, please let us know. Duplicates are NOT necessary. We will respond promptly to all families requesting a decision on their eligibility for this program.*

Please direct your email correspondence to [david.hastings@massfund.org](mailto:david.hastings@massfund.org)

The mailing address is:

The Massachusetts 9/11 Fund, Inc.  
Health Care Support Program  
75 Kneeland Street - Sixth Floor  
Boston, MA 02111-1901

**What is the process for submitting paid bills for reimbursement once I am told I am eligible for this program?**

Eligible families submit copies of paid bills (no more frequently than once per month, please) for reimbursement consideration. The mailing address to use is the same as in the above section of this notice.

*Option 1 describes the choice to have 50% of the "health and/or dental insurance premiums" reimbursed. If I elect this option, and have both health and dental insurance, can I submit both paid premium bills for reimbursement? What about the proportion of premiums that may be contributed by my employer or my loved one's former employer?*

If you elect Option 1 and have both health and dental insurances, you can submit the paid portion of both insurances for the 50% reimbursement. If an employer pays eighty percent of the insurance benefit(s) and your out-of-pocket payment or payroll deduction is \$200 per month, you may only submit the \$200 for reimbursement and should expect to receive \$100 from the Fund.

*What about mental health treatment costs that exceed my insurance limits? I know that LifeNet, a program of the American Red Cross, covers the first 32 sessions of therapy (through 12/31/2007), but I have exhausted that benefit, and my insurance does not cover enough of the costs.*

If you choose option 2, you may apply for reimbursement of your otherwise uncovered mental health clinical treatment expenses for up to \$2,500 per year for two years.

*Can I switch back and forth between options, taking the reimbursement for health insurance premiums for six months and then selecting the out-of-pocket reimbursement for the next six?*

Eligible families can only make the choice of option at the beginning of each of the two consecutive twelve month time frames.

*The American Red Cross has extended their reimbursement for health insurance premiums to the end of 2007 for some individuals and families who lost a loved one on whom they were financially dependent - how does that affect this program?*

The Fund is considering whether it can extend the Health Care Support Program beyond its projected expiration date of April 30, 2008.

*This program seems different than others we have been informed of. For example, in a situation where an adult loved one was lost, can each of the surviving parents, the spouse and the siblings of the loved ones all apply for eligibility consideration separately?*

Yes.

*If you have questions about this program and what your next best step is in considering whether or not to apply, and which option would work best for you - please contact Diane*



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**This page is intentionally left blank as the other side may be used as a mail-in order form for remembrance books or individual layouts.**

Website of the month: Full four year grants available for tuition, living expenses and transportation to the United Kingdom for undergraduate or graduate degree study.

<http://www.britishcouncil.org/911scholarships-scholarships-courses-covered.htm>

The screenshot shows a web browser window with the URL <http://www.britishcouncil.org/911scholarships-scholarships-courses-covered.htm>. The browser's address bar and tabs are visible at the top. The website header features the British Council logo and a navigation menu with links for 'Scholarships', 'How to apply', 'Why study in the UK?', and 'Contact us'. The main content area is titled 'UK 9/11 Scholarships Fund' and includes a sub-heading 'WHAT SORT OF COURSES ARE COVERED?'. Below this, there are three images: a modern building, a student working on a laptop, and a night view of a city street. A list of covered courses is provided, and a 'Done' status bar is visible at the bottom of the browser window.

**BRITISH COUNCIL** THE WORLD TRADE CENTER DISASTER FUND

Scholarships How to apply Why study in the UK? Contact us

## UK 9/11 Scholarships Fund

### WHAT SORT OF COURSES ARE COVERED?

What do UK 9/11 scholarships cover?

Scholarships are offered for full-time study, leading to a degree or equivalent, in higher or further education at a recognised institution in the United Kingdom (England, Scotland, Wales or Northern Ireland).

**SCHOLARSHIPS**

- WHAT SORT OF COURSES ARE COVERED?
- WHAT WILL THE SCHOLARSHIP COVER?

UK 9/11 scholarships are offered for:

- undergraduate courses lasting no more than four years and leading to a degree at a recognised higher education institution in the UK
- Master's courses at recognised higher education institutions in the UK
- courses leading to a recognised qualification at a further education institution in the UK
- accredited study periods of up to one year's length at recognised British higher education institutions for students whose college or university has an exchange agreement with a partner institution in the UK.

Done

Save the dates: Battleship Cove Memorial Dedication – 9/10/06; Annual Commemoration – 9/11/06

# March 2006 Family Newsletter



Massachusetts 9/11 Fund, Inc.  
75 Kneeland Street  
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Boston, Massachusetts 02111-1901

PLEASE FORWARD IF NECESSARY

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