

Family Newsletter

November 2005

The Massachusetts 9/11 Fund



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In memoriam

Loretta W. Kowal

Health Insurance Subsidy - Thanks to Blue Cross Blue Shield of Massachusetts and Senator Kennedy

Once again, the senior Senator from the Commonwealth of Massachusetts has stood fast in his support for the families who lost loved ones on September 11, 2001. Working closely to facilitate a discussion with **Blue Cross Blue Shield of Massachusetts** and our Board and staff, the Senator and his staff in Washington, D.C. and Boston have created a thoughtful and caring program. We cannot report specific details at this writing, as the news of the donation from BC/BS has just been received, but we have been notified that they will provide \$50,000 for a two year period, which the Massachusetts 9/11 Fund, Inc. will match, to support the provision of health insurance for families. This will most likely be in the form of a subsidy, where family members who were dependent upon the lost loved one will receive a 50% subsidy of their ongoing health insurance premium bills each month, for a maximum of two years. We will have to follow relevant laws and regulation in determining eligibility, and will release details as soon as we are able. This surely is one of those moments where, if you are so inclined, you should write a letter of appreciation to the Senator. His address follows: **2400 JFK Building, Boston, MA 02203 | Phone Number - (617)565-3170.**

Mental Health Seminar Rescheduled: 11/9/05

We have rescheduled our first mental health seminar, "**What is Depression & Anxiety?**" to **Wednesday, November 9, 2005**, from **6:30pm to 8:30pm** at the offices of **Children's Charter, 77 Rumford Avenue, Waltham, MA**. This seminar will be presented by **Dr. Nora Hass** of Children's Charter and is open to anyone wishing to learn:

- The difference between sadness and depression
- Identifying signs of depression in oneself or in a loved one
- When a case of "the nerves" becomes anxiety
- If, when and how to seek competent mental health treatment for depression and anxiety.

Seminar participants will have the opportunity to have other questions answered privately or anonymously, if desired.

Who should attend this seminar?

- Anyone who wonders if their "blues" is really depression
- Anyone who wonders if there is a treatment for their "jitters"
- Anyone with questions about talking to a family member or other loved one about depression or anxiety.

A **light dinner** will be provided (which will of course include chocolate!) Please **RSVP** to Diane Nealon, Social Work Coordinator by phone or email **no later than Friday, November 4, 2005**. If, in order to attend you need special assistance with child care or transportation, please be sure to tell us. As always, if you are interested in this topic but cannot attend on this night, please let Diane know so she can gather information about holding this seminar again on another night.

Upcoming Seminar:

November 9, 2005

6:30 - 8:30 PM w/dinner

Upcoming Events

Meetings to be held at
the MA 9/11 Fund
Offices:

**Monday
November 21, 2005**

6:00 PM - Light Dinner
6:30 PM - Board
Meeting
8:30 PM- Board and
Family Meeting

**Monday
December 19, 2005**

6:00 PM - Light Dinner
6:30 PM - Board
Meeting

MA 9/11 Fund Still Accepting Grant Applications

If you are still experiencing a financial hardship as a result of 9/11, please do not hesitate to contact us. The Fund is continuing to accept applications for financial assistance.

Free Financial Planning Services Available

The Financial Planning Association provides pro bono (free), no strings attached, financial planning advice and counseling to eligible 9-11 victims who lost a family member, those injured during the attacks or displaced from jobs/business as a direct result of the attacks, as well as rescue workers who assisted with recovery efforts and referred by a partner organization. Services include educational brochures and information sheets, seminars and workshops on a myriad of financial planning topics, customized to an organization's needs; and client referrals to FPA members who are CFP professionals for one-on-one consultations for qualified individuals and families. Access to FPA's 9-11 Financial Planning Relief Services can be obtained through a toll free helpline at 1-800-282-PLAN (7526), option 2, or contact Claude H. Collins, Program Coordinator, at 212-493-3480. For more information about the Financial Planning Association and services provided through the National Financial Planning Support Center, please visit their web site at www.FPaprobono.org.

Red Cross Recovery Grant - What Does it Provide?

You may remember that we announced some months back that the MA 9/11 Fund successfully competed for funding from the American Red Cross Recovery Grant program. The grant term is 4/1/05 - 3/31/06 and provides for the following specific things: 100% of our Social Work Coordinator's time (Diane Nealon), 55% of the Executive Director's time, a portion of the Remembrance Book, and a program of specific support programs. These programs include two of the groups being run by Adam Lesser (a widower's support group, and a men's support group), a series of workshops (the first of which is this month - November) and a children/adolescent program that those of you with younger children and adolescents have hopefully learned about. Additional programs are being evaluated that would offer other support, including financial planning, college planning, health and wellness, to name but a few. It is important to know that the grant funding is not "moveable" - meaning that only the specific funded programs and expenses can be part of this award unless the American Red Cross approves a budget change.

Upcoming Board Meetings

At the November 21, 2005 Board meeting, the Fund is scheduled to receive a report from the Nominating Committee, proposing a maximum of three family members to join the Board as voting members. These individuals will not be able to receive any grants from the Fund, nor will they be able to hold offices on the Board. This is being done to avoid any conflicts of interest. The Committee will also offer a slate of individuals for the Family Advisory Committee, as announced. We appreciate all of you who have volunteered for consideration for both of these opportunities. As always, 100% of the family members are entitled, and indeed - encouraged - to voice all form of concerns, input, etc. At the December 19, 2005 Board meeting, we will begin, in earnest, the strategic planning process. There will be opportunities for dialogue with our community - the families - and with the Family Advisory Committee members. This process will result in a blueprint for the future of the Fund.

Staff Contact Information**David Hastings**

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1-866-386-3911

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75 Kneeland Street
Sixth Floor
Boston, MA
02111 -1901

We Need Your Help and Action

We have an immediate request to make of any and all families and Board members interested in assisting the Fund in its long and short term needs. You have spoken eloquently in numbers and words in our surveys, that the annual commemoration is a vital activity of the Fund going forward. A clear priority in the coming months is going to be to retain the State House as a venue to hold the core of the upcoming fifth annual commemoration activities. While the Fund is certainly taking every step possible to continue good relationships with the Governor, Lieutenant Governor, and Speaker of the House of Representatives - all of whose support will be necessary to continue to hold our commemorations there - it would be of great impact if numbers of you would contact these individuals, expressing your appreciation of their past support, and hoping it will continue. Especially helpful would be if you could provide these letters to the three individuals noted on paper. Please send us a copy of whatever you end up writing as it will be good for us to have a file of this type of correspondence. In an increasingly "email world", the hard copy letter has an increased impact. Here are the addresses to which such correspondence should be sent:

Mitt Romney

Office of the Governor
Commonwealth of Massachusetts
State House
Room 360
Boston, MA 02133

Kerry Healey

Office of the Lieutenant Governor
Commonwealth of Massachusetts
State House
Room 360
Boston, MA 02133

Salvatore F. DiMasi

Speaker of the House
Commonwealth of Massachusetts
State House
Room 356
State House
Boston, MA 02133



Express Yourself

The penalty phase of the Moussaoui Trial is about to begin with jury selection. You can, and should, make your feelings known. Without taking a stand on the issue of punishment, the Massachusetts 9/11 Fund has spoken up and clearly to our Senators and Representatives in Congress, the United States Attorney General for Massachusetts, and the Judge who is handling the trial, such that whatever the next steps of the trial are, the families in Massachusetts and immediately surrounding states be given the opportunity to attend a closed-circuit television broadcast, in a secure location, in Boston. We encourage you to express your thoughts - whatever they may be - also in writing, as the Fund has done. Given the declared and public stance of the Massachusetts delegation and the United States Attorney General (asking that the closed-circuit television broadcast

be delivered to Boston in a secure location), your efforts would best be spent in trying to influence the Judge. It is her ultimately decision. Her contact information follows:

Honorable Leonie M. Brinkema

United States District Judge
United States District Court
Eastern District of Virginia
401 Courthouse Square
Alexandria, Virginia 22314-5799

"we remember" - a new box ...

As many of you have found, the box that contains the Remembrance Book volumes does not stand up well to handling. Please accept our sincere apologies for this unfortunate situation. Our supplier had committed to a schedule that would have allowed us ample time to review the actual box, handle it, critique it and decide whether the design was appropriate. However, they did not adhere to the schedule and were not able to give us the box for advance approval. Rather than delay the project any further, we accepted the boxes - sight unseen. You have now seen the result.

We will be replacing all of the boxes with a much sturdier and better looking one in the coming months, at no cost to any family member. The box will be identical in size so that all of the contents, including the blue liner, will fit perfectly. The box will also be able to stand independently like a book, or lay flat on a table.

Reminders, Updates, Deadlines

REMINDER: Photo Montage Video - shown at the 2005 commemoration is available on-line. Access it at: <http://www.giffordproductions.com/clients/massfund/commemoration.htm>. The username is **massfund** and the password is **family**. Both are case-sensitive.

REMINDER: "we remember" - the next chapter - We are distributing individual layouts, as ordered, and the complete Remembrance Book, two complimentary copies per loved one in the book. For additional copies, please use the order form at the end of this newsletter. We'd like to be sure that the ones of you who would also like to participate now can somehow be included. Some families and friends were disappointed that their loved one(s) were not included. Some had certainly elected to not participate. Others did not know they could participate. A few expressed concerns that you had sent in materials, but that the materials were not included. Some of those who had decided initially not to participate are now rethinking the decision. **Regardless of your situation, if you would like to participate, the time to let us know is now** so we can move forward with a production schedule for new layouts. Let us know before **November 21, 2005** whether you would like to participate in developing a layout for your loved one(s) for inclusion in your own copies of "we remember", or if you would like to help families given your experiences in creating one of the existing pages. After this deadline, we will schedule a workshop in December where families new to this project can learn how to develop a layout.

Reminder: 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 or visit their website 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.

Reminder: Twin Towers Orphan Fund Uninsured Health Costs Assistance – 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/>.

Reminder: 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>

American Red Cross Announces Service Deadlines - The *Additional Assistance* Program - provides short-term financial assistance to specific categories of individuals who are suffering disabling physical or mental health conditions as a result of 9/11 - last day to apply for this limited, six-month program of financial assistance and intensive case management services is **December 30, 2005**. The *Health Services* Program provides clinical case management services and financial assistance for uncovered health costs for eligible individuals - last day to apply is **December 30, 2005** - last day to provide documentation in support of a claim is **June 30, 2006**. The *Supplemental (or Estate) Gift* Program provides \$55,000 to the estates of the deceased and to eligible individuals who were disabled as a result of a serious physical injury sustained on 9/11 - last day to apply is **December 30, 2005** - last day to provide documentation in support of a claim is **June 30, 2006**. *For further details, please call the September 11 Recovery Program Client Assistance Center at 1-877-746-4987 and/or visit their website at <http://www.redcross.org/september11/help>*

From all of us at the Massachusetts 9/11 Fund, Board and Staff - we offer our hopes that the upcoming Thanksgiving Holiday provides you with special time and space to share with those you hold dear, families and friends.

'we remember' ORDER FORM (please return by mail)

Complete Set - contains a copy of the introductory book with the names of the victims, a listing of the memorials, foundations, scholarships and funds established in their names, and some remarks on behalf of the families and the board. It also has a two-volume set of the layouts developed by the families and their friends who participated in the preparation of the tributes. The cost is \$150 per set.

Individual Layout Package - contains a copy of the introductory book (described above) and a copy of the full layout of a specific individual as developed by their family and friends. It is packaged in a clear envelope. The cost is \$20 per package.

How to Pay: You may send a check made payable to the "Massachusetts 9/11 Fund, Inc." (mail to us at 75 Kneeland Street, Sixth Floor; Boston, MA 02111). You may also choose to use a VISA or MasterCard and complete the information below; or, use PAYPAL (http://www.paypal.com) and make the payment to "info@massfund.org".

Your Name: _____ Name of your loved One: _____

Street Address: _____ City: _____

State: _____ Zip code: _____ Phone Number: () _____

I would like to purchase:

Complete Sets: _____ (indicate quantity) X \$150 = _____
\$ _____

Individual Layout Package: _____ (indicate quantity) X \$ 20 = _____
\$ _____

Total:
\$ _____

If you wish this order to be mailed, please add \$7/Complete Set and \$1/per Individual Layout Package. If you wish to pick up your order at our office, there is no mailing charge.

Total Mailing Charges:
\$ _____

Grand Total for your order: (please fill in the amount, and check the method of payment you will be using)
\$ _____ ___ Check Enclosed ___ Using PayPal, or complete below for credit card

Credit Card Information

Billing Address:(if different than above)

Credit Card: [] MasterCard [] VISA Credit Card#: _____

Expiration Date: ____ (MM) 20__ (YY) Cardholder Name: _____

Signature: _____ Date: _____