Alice M. Greenwald: Good evening. I'm Alice Greenwald, I'm president and CEO of the 9/11 Memorial Museum. And it is my absolute pleasure to welcome you this evening, along with those who are tuning in live to our web broadcast at 911memorial.org/live. As always, we are delighted to see our museum members in the audience, and we welcome everyone to what is going to be, I think, a wonderful program.

Um, we are honored to welcome this evening an esteemed member of the 9/11 Memorial board of directors, Howard Milstein. I will tell you that before I invite Howard's fellow director and good friend Christy Ferer-- and my good friend Christy Ferer-- to do the honors of visually introducing Howard, I want to take a moment to recognize him for his very generous support of the 2018 season of "We Were There"-- a weekly storytelling program produced and presented in this auditorium by the 9/11 Tribute Museum.

For the past four years, members of the 9/11 community, including family members, first responders, survivors, rescue and recovery workers, and lower Manhattan residents have shared their personal stories with our visitors through this program. First-person stories invite us not just to know, but to feel another person's experience. And precisely because history becomes less abstract when we connect person-to-person, the 9/11 Memorial Museum was intentionally designed to be a storytelling museum. In supporting this year's "We Were There" programming,

Howard recognized this fundamental value and this fundamental aspect of the character of this memorial and museum. We cannot think of a
better way to express our gratitude for his generosity than by inviting him
to share his story with all of us tonight. And with that, it is my absolute
pleasure to invite Christy Ferer to join me at the podium for the official
introduction.

(appause)

00:02:45 Christy Ferer: When Alice suggested I do this, I thought, "Oh, how cool, I
won't need any notes, because I've known him for 44 years." And, in fact,
it was 44 years ago that I met Howard and Abby before they became
Howard and Abby, married Howard and Abby, at grad school where my
ex-husband, or fiancé at the time, was going to school with him.

00:03:06 And I never knew that they would be by my side for the remainder of... I
mean, for, for decades. From when I met them, I had no idea that they
would be such a major part of my life. And it is interesting, because since
that time, Howard has amplified his family's business by creating an
amazing bank, holding company, property company, dozens of start-ups,
and that's only what he does part of the time.

00:03:40 The other part of the time is devoted to philanthropic pursuits, and they
range from Rockefeller University, Cornell, New York Blood Center,
health-care programs in China. My favorite is what he did with Simon
Schama, supporting "History of the Jews" as a documentary for PBS. I
mean, they're so varied, and they're so deep, and his ideas and Abby's
ideas are all embedded in this. And, and just, this culture of philanthropy
is amazing.

00:04:12 And Abby herself is vice chairman of the New York Library, started
NYLAG, which services thousands with legal aid every year. And so this
culture of philanthropy that they just... embody is quite amazing. And so
when 9/11 happened, it was quite clear to me that if I needed anything, I
certainly knew where to turn.
And Neil was one of Howard and Abby's best friends, the husband I lost in 9/11. And there wasn't one thing I ever asked him for that I think he said no for, um, that was related to 9/11. He said no to me plenty of other times, (laughs): but not with anything regarding 9/11. And he had buildings down here. And, um... saw to the safety and evacuation of those businesses and those residents down here. He also, without my knowledge, helped hundreds of first responders by giving grants.

And in addition, some of the things I asked him for was to help support a book called "Art for Heart," where the children of survivors drew art, and we published a book. He also answered the call when the families... I was liaison to the Bloomberg administration for the families of 9/11, and they all wanted a piece of the steel. They wanted to have something of this event, where they lost their loved ones, in their homes.

And so I had a sculptor create, from steel, a sculpture for every family. And Howard completely funded that. And that had to be done quickly, because the steel was disappearing, and it was being stored, and... Just one phone call, it was done.

Also, we got Howard to join the board. He's been very generous and generous with his ideas. And they even call you, Howard, I think without me even knowing. Two weeks away, they called you for $50,000 for something. I mean, it's just... it's unbelievable, and I think that this will remain close to Howard and Abby's heart for a long time. So I thank you very much. Take it away, Cliff.

(applause)

Clifford Chanin: Thank you very much for that lovely introduction, Christy, and Alice as well. Howard, welcome, it's a pleasure to have you here. We have... various of our program rubrics, "New York Stories" being this one, and you follow in the distinguished footsteps of Joe Torre and Henry Kissinger. And so, as we build this...
Howard Milstein: Covering a lot of ground there.

Clifford Chanin: We are, yes. I'm not going to say it's a straight line, but it's a fascinating line to follow. You know, I have a lot that I want to talk to you about, but I want to pick up on something that Christy said, because you yourself, your wife, your family, your history as a family of philanthropic engagement is of great interest to me, as we were discussing before.

But, you know, Christy raised the dichotomy— you're asked to do many things, or you think of things that you want to do, and there's the yes-no problem in all of this. And I wonder if you can characterize for us in some way what underlies a yes. We won't get to the no, because the no can have many reasons, but is there a common thread in the yes for you?

Howard Milstein: Yes, there is a common thread. So my grandfather, who came to America, you know, from another country, not speaking any English, you know, started the family business in 1919 and was very grateful always to be an American.

And by 1962 he decided that our philanthropy should extend beyond the Jewish community in New York, where, of course, we had been supporting a lot of communal activities, and... and he gave the chair in surgery at Columbia Presbyterian Hospital, where had a doctor who had taken care of family members.

And I think that's where he began to enunciate a philosophy that he shared with me. I had the opportunity to work with my grandfather. And his philosophy was that people in the private sector who, you know, go about their days in business, making money, have an obligation to support the people in the other walks of life, for instance, doctors and hospitals, who give selflessly of themselves, don't care about money, but care about helping people.
So when you get that request from a first-rate person, at a first-rate institution, you have to say yes. (laughing): I shouldn't be disclosing this publicly.

Clifford Chanin: Yes, this is a key for everybody who is listening. Pay attention.

Howard Milstein: And so... and that has been the, the pattern in many cases in my life. - But as I understand it, you don't necessarily wait to be asked. There are sometimes problems that occur to you that need someone to deal with? - Well, yes. Well, that's another... that's another... this was more my own philosophy.

Clifford Chanin: Mm-hmm.

Howard Milstein: Which is that when you're fortunate enough to be in a position to identify and lead on issues of importance, that you need to do it. Because if you don't do it, who's going to do it? And so that certainly is another route to philanthropic... involvement.

Clifford Chanin: Mm-hmm. Is this... do you think of this as a family tradition? I mean, did you... you spoke of your grandfather, I know your father is involved.

Howard Milstein: Yes.

Clifford Chanin: I mean, is this something that was a conscious sort of transmission, a legacy for the next generation?

Howard Milstein: Yeah, very much so, absolutely, very much so. And my mother also participated in this. My mother would always talk about, in
her family growing up, which was also when, I guess, you know, during the Depression, you know, there was no money around for anybody. She said they always had something they called a pushke, which is a little container that you put a donation in.

00:10:48 So as much as they were poor, if they could put a nickel or a penny for those less fortunate, that was an important thing to her. She went on to do many things charitably, including being involved in, of course, the Museum of Natural History, where there's the Milstein Hall of Ocean Life. And she was involved with the Jewish Theological Seminary. We have our program in interreligious understanding, which ties back to what happened here on 9/11...

Clifford Chanin: Indeed.

00:11:21 Howard Milstein: ...in a very positive way. And she has done many things. We just got back from Tel Aviv in Israel, where she decided she wanted to have a... she had belonged to a women's organization called Hadassah when I was probably five years old or ten years old, the president of the Westchester chapter. And about ten or 12 years ago, they approached her, and she decided that we should give the funds for what is the Milstein Heart Center-- of course, we have one here in New York-- but to give the one for the Hadassah Hospital in Jerusalem.

00:12:00 And so Abby and I were just there for a wedding, and so it was, worked out very nicely. We were there, and they dedicated that whole new floor of the hospital, state-of-the-art and... So I'm still, so I do... I actually continue the philanthropy that, some of which started with my grandfather and certainly my father and my mother, and I also have my own things that I do. So it's, it's a good variety of things.

00:12:29 Clifford Chanin: Now, coming to the World Trade Center, before 9/11 your family had a deep involvement in the construction of the towers. And, you know, I'm interested in your memories of the original towers as a construction site. What was that like to visit? This was a project that, you know, was of a scale and a scope that nobody had really imagined
before. Was your awareness of this as this huge thing that was going to transform aspects of city life, or was it much more micro, in terms of your interactions here?

00:13:04 Howard Milstein: Well, I don't know that I... ever had the thought of how it would transform city life, it's just that this was kind of the biggest construction project ever. And my father was still in his prime, and we got to know the people running the project quite well. You know, like so many other things in life, you know, having good people relations is very important and very rewarding. So I can remember Guy Tozzoli was the head of the Port Authority then. And he was a real firecracker.

Clifford Chanin: Mm-hmm.

00:13:36 Howard Milstein: And there was a fellow by the name of Mal Levy, who was a very tough negotiator, who was the head of procurement of all the contracts. I remember going to meetings with my father, negotiating these things, and it ended up that our companies did all the walls, the floors, the ceilings, the carpentry, the window shades... basically the entire interior of these two gigantic buildings.

00:14:04 And I also, you know, would visit the site during construction. Now, for people who haven't done that, you probably have seen when a building is going up that there's a kind of an elevator... a hoist lift, it's called. It's attached to the outside of the building. You know, and if it's a 30- or 40-story building, and you go up in this elevator, it's kind of a flimsy elevator, to the 30th or 40th story, that's, you know, you're not that comfortable going up to the 40th floor. Well, you can imagine going up to the 80th floor or the 100th floor.

00:14:39 So, sure, I have remembrances of that. You know, it never seemed to bother my father. I guess he didn't... he had been through it so much of his life, it didn't affect him at all. But, no, it was remarkable. Of course, when everyone saw the architecture, I was probably five or ten years further in the future than where people were, but I think everyone grew into the architecture.
Clifford Chanin: Yeah. And then, of course, the creation through the landfill on the other side of the... excuse me, the West Side Highway, brings the construction to Battery Park City as kind of an adjunct to the development of the World Trade Center, and your family was involved in that as well.

Howard Milstein: Right, so the thing to think about here is this is all part of... in this case, Governor Rockefeller's ambitions for downtown. You remember One Chase Plaza was built as a landmark to stimulate growth downtown, which sort of worked. But Charlie Urstadt was the right-hand man of Governor Rockefeller when it came to development projects, and he was the first chairman of the Battery Park City Authority.

And what they did is they excavated these massive holes for the foundations of the new Twin Towers, and all that landfill had to go somewhere, and they very cleverly decided, "Well, let's put it in the Hudson River in a planned way." And they built a 100-plus-acre site that then got developed in a number of ways, including the World Financial Center and all the apartment buildings there. And we developed six apartment buildings there and at one time or another, managed another six. So we were very involved there, and of course we were very involved having residents in our buildings when 9/11 occurred.

Clifford Chanin: Mm-hmm, so let's come to 9/11 and, and your own personal experience, and then, of course, you have these buildings down here, and you're watching... I think you were in midtown at the time. But, pick up the story for us. You learn this how, and what happens?

Howard Milstein: Well, I was up on 78th Street at my home. That day I had been scheduled to fly to Cleveland, but because of weather, my flight was delayed. I think weather in Cleveland, because there was a perfect blue sky here in New York. So at 8:00 I was still home, and when the first plane went into the World Trade Center, and they had video of it, they came on the news and said, you know, "A small plane seems to have wandered or gone off course and hit the World Trade Center."
They were at first defining it as a small plane. And I immediately called my wife Abby, and I said, "I don't think this is a small... I don't think this is anything other than a terrorist attack."

Clifford Chanin: Mm-hmm.

Howard Milstein: Believe it or not, even when the second plane hit, they were still thinking, "A second plane just somehow wandered into the World Trade Center." Well, so as soon as this happened, my dear friend, Christy's late husband, Neil Levin, was the head of the Port Authority at that time. And he had his office on the 104th floor. In fact, had asked, "Why don't you and your son Michael come down any morning for breakfast?" And we could have easily been there.

Clifford Chanin: At Windows on the World.

Howard Milstein: At Windows on the World, that's where he would eat, exactly. But, anyway, I called him, and I kept getting voicemail, and then I called Christy to say had she heard from him. And, of course, needless to say, none of us ever heard from him again. You know, and that had a big effect.

Clifford Chanin: Yeah.

Howard Milstein: That has a big effect. But... I saw that happen. Then, of course, we had to take care of all kinds of things. You had to take care of your family's safety, you had to take care of your business safety, your people you are in contact with, like our residents. We managed to arrange to have them evacuated by water.

Clifford Chanin: Mm-hmm.
Howard Milstein: People were involved, I have always had... been involved supporting law enforcement. And the fellow who took the lead in that was a fellow by the name of Tony Bergamo, who was the chairman—founding chairman of the Federal Law Enforcement Foundation, which does wonderful work. Believe it or not, he passed away in the last two years from diseases that he contracted in effect by coming down and spending so much time at the World Trade Center, at the site.

Clifford Chanin: Mm-hmm.

Howard Milstein: So... well, it was a harrowing day. It was very traumatic. It's really even traumatic this distance away to think about what happened.

Clifford Chanin: Yeah. But how do you, you know, you have to act quickly if you're going to come to the support of, for example, the residents down here. And we're talking about hundreds, if not more, people. So, you know, how does that happen like that under those circumstances where it's not even as if you can pick up a phone, because the phones aren't working, so, you know...

Howard Milstein: Oh, my phones were working.

Clifford Chanin: Down there, though.

Howard Milstein: No, they were working down there too. - You could get down there? - When I called... first of all, I spoke to all my... immediately spoke to my whole management structure, and the people on that site and every site. Yeah, communication is very important, and doing it early actually made it possible to happen.
If I had waited... And so by the time I was speaking to one of the managers, uh... who was actually under her desk at one of our buildings, she told me that, "It's all black, can't see anything." I said, "Well, stay under your desk, don't, don't go outside." I said, "We'll find... we'll get somebody to come get you." And so we did.

Clifford Chanin: Yeah.

Howard Milstein: We did, and we then arranged for all the tenants to get to safety.

Clifford Chanin: Yeah.

Howard Milstein: All the supers of the buildings stayed in the buildings. So that... we knew that there would be, you know, tremendous damage afterwards.

Clifford Chanin: Yep.

Howard Milstein: No one thought that the... the illness would occur.

Clifford Chanin: Right.

Howard Milstein: But they all stayed there, and, you know, when you abandoned apartments... I mean, this all stayed closed for much longer than people thought. And you have to, you know, close all the air conditioning outside vents, you have to make sure the, the refrigerators are all turned off, so all the supers went through all the buildings.

We had more than a thousand apartments down there. And so everybody took care of everything. When you mention it, you know,
somehow I was able to get through to everybody, and it could have obviously happened the other way. There's no guarantee of anything like that.

Clifford Chanin: Sure, sure.

Howard Milstein: And, in the end, we did what we could with the people who were there, and I think minimized the damage that way.

Clifford Chanin: You know, obviously there's the shock and the emotion that goes with the attack.

Howard Milstein: Mm-hmm.

Clifford Chanin: But also there is the mobilization of the community and the leadership of the community. And you're a part of the leadership of the city, and everyone understands that. And can you take us inside, you know, what motivates the response to get things done? I mean, obviously, it's a mix of emotions, you want to do things on behalf of others. There's anger, there's just this determination. You became involved in many, many things that were directly 9/11-related, as Christy said. But, you know, was there a common sort of impetus, inside that was driving you to do these things?

Howard Milstein: Well, I wouldn't say I had any anger. I didn't have any bandwidth for anger. I was focused on other things in front of me. Remember, we had to help first responders from all across the nation who were arriving, so we had a 1,300-room hotel on the West Side, and that became headquarters for them, because it was easy for them to stay there. And we gave them free places to stay. And come down the West Side Highway every day, and looking for survivors, which, unfortunately, we didn't really find.
Howard Milstein: But that went on for weeks. And there had to be kind of a depot for people making contributions, people sending shovels, sending socks, sending, you know, miner's helmets with lights. And so we coordinated all that, and, you know, my partner Tony Bergamo had really took the lead in all that, but I was fortunate to have a, a strong organization where we had lots of people who knew what to do.

Clifford Chanin: Right.

Howard Milstein: And so the easy part was making our resources available. The hard part was knowing what to do and having the relationships to get the word out. But that was all done.

Clifford Chanin: Was there a first priority that you wanted to address as you surveyed, you know, so much need?

Howard Milstein: Uh, I don't think... I think whatever, whatever was needed, we did it all.

Clifford Chanin: Yeah.

Howard Milstein: There was no triaging of it. There was, "Okay, we need this, we'll do this, we'll do that." We did everything. There was no... we didn't say no to anything.

Clifford Chanin: Right.
Howard Milstein: And we came up with our own ideas of, of other things to do. So we were... you know, devoted to ameliorating this problem. I mean, this was a massive blow to the city.

Clifford Chanin: How did you see it from the business point of view? Not your business in particular, but, you know, this was a blow... a significant blow to the economy.

Howard Milstein: Mm-hmm.

Clifford Chanin: And were you concerned that this would have a really long-lasting effect? Did you see signs of recovery in an earlier phase than you might have imagined? How did you assess, you know, the longer-term economic impact to the well-being of the country?

Howard Milstein: Well, I think there are two stages to that. So in the first stage, of course, nobody knew what would happen next.

Clifford Chanin: Right.

Howard Milstein: In the end, nothing happened next.

Clifford Chanin: Right.

Howard Milstein: But there was concern, and we started equipping all of our... we have buildings all over the city. And so all of our people in charge had to be equipped with hazmat suits, and I remember getting iodine pills, which you need if there's radiation exposure, God forbid there had been that kind of a thing. So while we were preparing, we were being vigilant as to what is the next thing. When... and it took, I would say it took several months for us to conclude there was no next thing.
Clifford Chanin: Uh-huh.

Howard Milstein: And then after that... you know, you had time to catch your breath and start thinking about... more about the long run. But the truth is there were so many things going on, and we owned a site right next to the World Trade Center at Liberty Street. And, of course, Verizon called us and said they had no place to set up their operations center, could they borrow our site? So we said, "Fine." So they were there, and you were getting those kinds of calls all the time.

There were... there were demands and needs coming up constantly. And, you know, lower Manhattan got organized, the Bank of New York took a, a major role leading that. Uh... so, you know, we had this Lower Manhattan Development Corporation... I don't think I really was concerned about, you know, the future of New York, in that sense. I was really more focused on, you know, "We've got these issues, we have these problems, We have to deal with them and resolve them as they come up and see what we can do."

I mean, in our banking system, the day of the World Trade Center tragedy, people, as you recall, were walking up, literally, because everything was closed. And we made sure there was water in all of our branches. We had 32 branches throughout the city. So people walking up could just come in and get water. If I had to make a list of all the things that happened in those two months, it would be hundreds of things.

Clifford Chanin: Yeah, yeah, yeah.

Howard Milstein: Yeah.

Clifford Chanin: I know you became involved in, because of your philanthropy in the medical field more generally became involved early in the efforts to monitor and provide services of various kinds, because of the health effects that, even in the first days were noted... the quality of
the air, the things that the first responders and the recovery workers were inhaling here. And this involved you with the establishment of these earliest programs to help in the care of those workers.

Howard Milstein: Right, well, I heard that we were having some inflow of first responders who had worked in the pile, and post-traumatic stress... not only of the first responders, but of their families. And somehow I got in touch with people at Columbia Presbyterian, where we’ve been involved for many years, and the police department and the fire department, and we took the lead in funding what was called the COPD program, to provide these services. For some reason they needed to be provided charitably... I don’t remember the reason, but...

Clifford Chanin: Mm-hmm.

Howard Milstein: So, yeah, that was a good thing to do, and it helped a lot of people.

Clifford Chanin: I know. You know, you did an oral history for us with my colleague Jenny Pachucki, there’s a... a really interesting quote that I’m going to read back to you. Because it sort of captures some aspect of the earlier question I asked. You said, "Basically, our view is that politicians are passing through. The real-estate owners and the real-estate families of this city are going to be here from generation to generation, and the goodness of the city is dependent on the people who have been successful to lead and to support things that are important for the city. This is our city. There’s a very close connection, a feeling of responsibility to make sure things in the city work right at every level."

Howard Milstein: Yeah.

Clifford Chanin: So that is kind of a credo of, you know, what it really means to be devoted to a place. I mean, you can’t pack up real estate and take it somewhere else, can you?
Howard Milstein: You can't.

Clifford Chanin: So...

Howard Milstein: I think the point I was trying to make was...and we did have a lot of good leadership among the politicians at the time, so I don't want to in any way say anything against that... but, you know, a politician has a term of responsibility.

They're there for four years or they're there for eight years, and then they do... it's not their job anymore, there's someone else who's the mayor, or someone else who's the governor. Whereas when you're in the real estate business multi-generationally, you own your buildings, you always own your buildings.

Clifford Chanin: Yeah.

Howard Milstein: And if your buildings are in a city that's fulfilling the needs of its citizens, that's a better situation to be in than one that's not. And, you know, we do get a lot from this community, and so we're in a position to take a longer view to giving back to the community. And so, and that, therefore, is also a responsibility, because not everybody is in that position.

Clifford Chanin: Right. You know, I won't ask you for chapter and verse on that, but, you know, it's certainly true that, you know, the families that have literally sunk their roots into this city you know, have had ups and downs, in terms of different administrations, different government, different policies, and so on, but it really does seem like in this moment of crisis that, you know, everybody in that universe that you inhabit really responded as though this was a mortal threat to everything that you had.
Howard Milstein: Right. Right, well, I wouldn't say it was a threat to what we had, but it was the threat to our city.

Clifford Chanin: Yeah.

Howard Milstein: And so we had to respond.

Clifford Chanin: Now, you had, of course, through your buildings and other things, a long history of involvement with the first responders, anyway, before 9/11.

Howard Milstein: Mm-hmm.

Clifford Chanin: And so... including working on crime prevention things and so on and so forth. Tell us a little bit about how those relationships with the two, you know, principal departments that were involved here in the response, how those evolved.

Howard Milstein: Well, that's an interesting... an interesting question. So in 1990 we bought the Douglas Elliman Company, which managed about 15,000 apartments in about 150 buildings and had about ten percent of the "for sale" market real-estate business.

And we built it up over the next ten years to where we managed 500 buildings with 50,000 apartments, and we built up our percentage of the brokerage business to about 40% of the market. So we were a leading factor in the market, and in those days in the '90s, even on the Upper East Side, things were not quite as safe as they are today.

And there was, you know, people would pull up to a... their building in a nice neighborhood, and they'd go inside for a second, someone would steal their car. So we came up... we worked with the police department.
We considered trying to create a business improvement district for the whole Upper East Side and, in fact, Georgette Bennett is here tonight. She worked with me on that in the '90s.

00:32:48 And... but we, we didn't end up doing that, but we did end up working many programs with the NYPD, including this "combat auto theft" program. All of our doormen in all the buildings were trained to be the eyes and ears for the police department. And, you know, the police department was a pleasure to work with. They were quite good at, at being a partner in making progress against those issues.

00:33:17 And things got cleaned up, I mean, maybe for other reasons they would've anyway. But those were all good programs. On the fire department side, of course, when you have a lot of buildings in New York, you know, fire is a concern. And so you want to make sure you have good relations with the fire department. We used to do all kinds of things with them. I think we used to host their annual... kind of an annual party that they had on the roof of one of our buildings with a swimming pool and everything. We did that for many years. It was a big barbecue. And we ended up having lots of relationships with both of those entities, the...

Clifford Chanin: Fire and police.

00:33:59 Howard Milstein: The fire and police, the, the post-traumatic stress program. Later we ended up funding, after Hurricane Sandy, when we found out a lot of firemen and police and other first responders had actually lost their homes while helping other people, I called them up, and I said, you know, "How many people are involved?" And I got... I spoke to Ray Kelly at the time, and I spoke to... I don't know if it was Dan Nigro, or I think it might have been Nick Scoppetta.

Clifford Chanin: Sal Cassano, Nick Scoppetta, I'm not sure which one was commissioner then.
Howard Milstein: But, whoever it was, we ended up working with all of them, and I said, "We'd like to give $1,000 to each one of them." So that was fine, and I get a call from the assistant to Ray Kelly. He said, "You know, there's 13 police, "and 2,300 in total, "did... you know... times $1,000 is a lot of money." I said, "Yes, I've done the math."

And... so we, you know, we feel we need to be there for, you know, our first responders and, so those are just... and then we ended up, of course, taking the lead in funding the program for the New York City Police Department, where after 9/11, of course we needed... we sent people all over the world to different cities where terrorists were cooking up things, and they wanted to be in the loop. So we had our own international police force.

Clifford Chanin: Right, right.

Howard Milstein: The problem was they were losing continuity, because, you know, people couldn't be away from their families that long. So the police foundation contacted us, and we ended up giving a challenge grant so that we charitably paid for the families of these people to go over there so they could stay longer.

Clifford Chanin: So they could have a longer stay. That's going on through today. Really?

Howard Milstein: Yeah, that's still going on. So... and there are a lot of these programs over the years that we've done, but... with the, with the fire department, for about 20 years I was chairman of the New York City Blood Center. And we developed a program with them. We collected... we ran the registry for bone marrow transplants in New York, and we also had another process where you couldn't... if you couldn't find a match in the registry, we could use umbilical cord stem cells, which we pioneered at the New York Blood Center and received the first license, for stem cell therapy in the United States from the FDA, called HEMACORD.
In any event, we also were the, the one who collected all the people who would agree to give their bone marrow to cure lots of different cancers... fatal cancers, otherwise you couldn't find these cures. And my good friend Nick Scoppetta, when we started, I was telling him about it. He said, "Well, you know, we give blood." And they were the number-one giver per employee.

Clifford Chanin: The FDNY?

Howard Milstein: The FDNY was. And I said, "You know, we need this, "and when we don't have enough of a selection, people are dying." He said, "Well, I think I could get that done." So lo and behold, not only did every probie give blood, they also registered for the... for the bone marrow donation program. It's a national program. And then we started having a ceremony every year, where we would unite the firemen with the person whose life they saved. And we had, we've done that... we did that for 20 years.

Clifford Chanin: Wow.

Howard Milstein: And, and through three commissioners. There was... it was Nick, then it was Sal Cassano, then it was Dan Nigro.

Clifford Chanin: Dan Nigro, uh-huh.

Howard Milstein: And so it was really a heartwarming thing. Because you'd see a five-year-old person, a 60-year-old person, I'm 67, so maybe some even older than I am. And we saved all those lives. And they'd meet for the first time, and it was always a very emotional...
Howard Milstein: ...wonderful thing.

Clifford Chanin: I bet. You also became interested, post-9/11, I think, with, sort of, security and threats that were emerging. Director Mueller of the FBI, we're hearing about him in a different capacity nowadays.

Howard Milstein (chuckling): Yeah, he graduated.

Clifford Chanin: Yeah, yeah. But from MI5 and others, speaking to the community here about, you know, their new perception of these threats...

Howard Milstein: Right, right.

00:38:31 Clifford Chanin: You've been involved with that, and I wonder, you know, was it in your mind that this whole horizon of what we needed to worry about had now been transformed by what happened here, and that this was a way of sort of fast-tracking broader knowledge of these threats into the community here in New York?

00:38:51 Howard Milstein: Well, you know, it's been an area of, obviously, intense interest for me for certainly the 20 years since, or almost 20 years since 9/11. And we started something called the Milstein Forums at the Citizen's Crime Commission, and Bob Mueller was the first speaker after 9/11. He was the first speaker in this program.

00:39:13 We ended up hosting the head of the Metropolitan Police-- that's the London police-- the head of MI5, the head of MI6. One is the equivalent of the FBI, that would be MI5. The MI6 is the equivalent of the C.I.A. And we heard about what was going on in London. Now, London had a completely different problem than we had. Because they had the subway
bombing by British people who, from the Muslim community, who felt left out.

And the problem was that they took a survey after the subway bombing, and they found that five percent of the Muslim community felt that this bombing was a good thing to do, and if they were in a similar position, they would do the same thing. Well, that’s five percent of 600,000 people. 30,000 people were sympathetic with the bombers. So that’s a whole different case than we had.

But you learn from different groups what their experience was, and, of course, in the U.K. they had a lot of experience with terrorism, from the situation in Ireland and Northern Ireland, which we really didn’t have. So that all did stimulate a lot of thinking about, "Well, how do we protect ourselves in the future?" And I started coming up with the thought that... what we found out is the Army, the Navy, the Air Force, the Marines, and local law enforcement, really could not protect us from terrorists. And couldn’t be expected to, because after all, a person with a backpack bomb, just a regular backpack, we don’t know what’s in it, could walk anywhere and kill lots of people.

So the only thing that we could do to minimize our vulnerability was to have an engaged citizenry. And I’ve been having thoughts about that for this whole period, and by about five years ago I started proposing, you know, more in the civic sphere, that we have required national service.

Clifford Chanin: Mm-hmm.

Howard Milstein: And this would not just be a good thing for bringing the country together, which we need, for that reason also, but really is the only way to defend ourselves against terrorism. Because the purpose of terrorism is to terrify you. And if they terrify you, then what happened here after 9/11 is what happens, which is the whole economy stopped. Remember, there was no travel, there was no air travel, all the hotels were in trouble, and the whole economy dropped. And I started thinking, "Well, how in the world did the British do this during World War II?"
Of course, during the Blitz, they were getting bombed every day, and people went about their business. So it started to occur to me that... if you have been trained, and if you know you’re doing everything you can do, then you can go about your business. Maybe the British are extraordinarily good at this, but I think in general that's a, a good formula. And so my proposal has been that everyone have national service. You can pick the teaching corps, the Peace Corps, the military, whatever, whatever you want to pick. And you would have a broad selection. But everyone would get both security training, you know, the enhanced version of, "If you see something, say something."

Clifford Chanin: Right, right.

Howard Milstein: Or if you see a person wearing a long coat in August, inside, you know...

Clifford Chanin: Unusual.

Howard Milstein: Yeah, it's... you get a little sensitive to that. And also, you know, one of the things that you notice about what... the veterans coming back from Iraq, where we have much more amputees than we used to have. The reason for that is those used to be deaths.

Clifford Chanin: Right.

Howard Milstein: But they changed the standard issue of the uniform, so that every uniform of every soldier has a tourniquet built into it. And those tourniquets save lives, but we have a lot of amputated people. But so when the backpack bomber arrives in a shopping center, hopefully somebody will see him and say something to intercept him. If they don’t intercept him, well, then we’re going to have people trained who will be able to minimize the damage to the people involved.
Now, how many people are we talking about? Well, every year, three-and-a-half million people get to be 18. So if you have this program going on for ten years, 35 million people all over America would be trained to spot terrorist kind of threats and to minimize damage if the worst occurs. So add that to the need that we have to have a little more empathy nationally, of others, from other parts of the country, from other ways of life, from other ways of seeing things, and I think those two things create a dynamic that would be very good for the country. And all, all this thinking really evolved during this period.

Clifford Chanin: How do you move an idea like that? I mean, I know you've published about it.

Howard Milstein: Yeah.

Clifford Chanin: But what, what is the process that you get behind to try to promote an idea and convince people that this is something that's worth doing?

Howard Milstein: Well, I think everybody would say it's worth doing. The question is, well, how do you pay for it?

Clifford Chanin: Right.

Howard Milstein: And so I think we're on the verge of finding out how that might happen, and the first way it'll happen is with infrastructure. Because we have a president who wants infrastructure, and we have a House that wants infrastructure, and neither one is that concerned about the deficit.

Clifford Chanin: Mm-hmm.
Howard Milstein: So all we need is some votes in the Senate, a few Republican votes in the Senate, and you'd have basically a Democratic infrastructure bill. And, you know, that's something that can happen, I think, because there's concern about where the economy is going over the next couple years. Well, if you had a trillion-dollar infrastructure bill, that would be a plus for that.

So once... if we can get some working together from the newly elected House and Senate with the executive branch, and we can get that kind of thing done, well, then we can start getting other things done. And I think this would be high on the list. I think... there's no question that we are, as much as it seems quiet in New York today, we're in a long struggle, a 50-or 100-year struggle.

Clifford Chanin: Right.

Howard Milstein: With fundamentalists and terrorists. And we need to be prepared. And the normal mechanisms we have in place are not really sufficient.

Clifford Chanin: You know, in that context, it really seems remarkable to me, you look at the recovery of New York, and, you know, what New York has become now, 17 years later, I don't know anybody who would have guessed that. But, you know, think about for us, this whole transformation of New York, what's happened here.

Referring back to this oral history, you said, you know, "The New York real-estate market is detached from the national real-estate market. We exist in a place where people who are successful in all parts of the world come to New York. I would say the increased internationalization of New York is the the single biggest difference between then and now." Is that, is that the outcome of random events, or, you know, specific decision-making in response to rebuilding the city after 9/11?
Howard Milstein: Well, I think that had been going on for quite some time. That had even been going on in the '90s, although not in as powerful a way or as uniform a way. Basically, the flip side of the lack of a... a trade policy... what I mean by the lack of a trade policy was between 2000 and 2010, 56,000 manufacturing plants in the United States closed. So those jobs all went overseas. Well, okay, if you're going to pay somebody a dollar an hour and if the laws permit a company to do it, a company will move from wherever, ten or $15 an hour to a dollar an hour.

So that was happening, but that meant that millionaires were being created in Bangladesh, China, and all these other places. And, of course, when people get money in those other places, they want to come someplace good, and one of the places that's good is New York.

Clifford Chanin: Yeah.

Howard Milstein: And it has certain advantages over other places. So a silver lining to that problem really benefitted New York by having all kinds of people... the world getting wealthier, because of the, the trade policy, or lack of a trade policy that we had. You know, there were fortunes being created elsewhere. And, of course, some of that got spent here.

Clifford Chanin: Mm-hmm, mm-hmm. It's safer here I suppose.

Howard Milstein: Exactly.

Clifford Chanin: Than in some of the home countries.

Howard Milstein: Well, and you invest in U.S. treasuries, which is the safest thing to invest in.
Clifford Chanin: Right.

Howard Milstein: And, believe it or not, in the last several years you can have assets in the United States that are not required to be disclosed to anyone, trusts and other things. Whereas all of the E.U. now, everything is... has got to be disclosed. And so anyone who wants privacy is either going to Singapore or the United States. Which, you know, that's kind of a technical thing, but it actually affects what people do.

00:48:44 Clifford Chanin: Sure. We're going to turn to the audience in a moment, but, just, you know, we're here down at this site, which is in... still being redeveloped, but what it is now is very clear. I wonder how you think about, certainly, the buildings around us, but the memorial and the museum. You've been on the board since the beginning.

Howard Milstein: Yep.

Clifford Chanin: So you've been part of this.

Howard Milstein: Right.

00:49:05 Clifford Chanin: And I wonder, you know, your reflection on transformation, including, you know, your neighboring buildings.

Howard Milstein: So the first thought that I have is we had great leaders. Mike Bloomberg has certainly been a great leader, and Mike, I mean, most of what you see here was due to Mike personally, in terms of his vision, the way he runs things professionally. I think that one of the reasons he got so stimulated by this was because he had around him, you know, great New Yorkers.
He had John Zuccotti, and Susan Zuccotti is here tonight. He had John Whitehead. He had Ira Millstein, who is not a relative of mine, but a friend. And they were all serious people. John Rosenwald and Christy were on the board. I mean, this goes back... so there was a good group that got together that was 100% committed to this, and I can tell you that the dollars and the numbers were large by any standard.

But, you know, when you see what was created, it's worked out great. And... it's really something we can all be proud of. But I would say the governors... it was first Pataki and then Cuomo, there were, of course, some ups and downs between the state and the city.

Howard Milstein: But, you know, all's well that ends well.

Howard Milstein: And so I give a lot of, a lot of credit to the politicians who were involved or the people in charge, whether you want to call them politicians or not. And also the business leadership of the city, you know, the people I mentioned. Uh... You know, this was a time when serious people had to come together, and they did.

Howard Milstein: And they did, so that's very gratifying. The whole area has been totally revolutionized. At the time I served on the... Pataki's LMDC... land use advisory committee or architectural committee, whatever it was. And I was pushing for a comprehensive plan for all of the tip of Manhattan. So it wouldn't be just this four, six, or eight blocks, it would be everything here and south of here, which have a lot of old
buildings, had others things. So I thought this was an opportunity to get that all right and turn lower Manhattan into a 24/7 place.

00:51:34 Clifford Chanin: Mm-hmm.

Howard Milstein: As opposed to, you go down to your office, and then you disappear.

Clifford Chanin: Right.

Howard Milstein: In the end, the free market did that.

Clifford Chanin: Yeah.

Howard Milstein: And, of course, all the young people want to live downtown, and... and Battery Park City became a wonderful gem, a, a park setting with... I think it's a great example of how having design guidelines can create something quite positive. And so between the space and the allocation of the space and the overall design, it's a good thing. It's, uh... I normally am not that complementary of things, so...

(Chanin laughing)

00:52:13 Howard Milstein: These are a few things that are actually very good.

Clifford Chanin: We've got, we've got a moment here.

Howard Milstein: And so I, I, I give them high marks.
Clifford Chanin: No, I mean, you know, we're here every day, and, and, you know, we get over three million people a year coming to the museum, and that flow, which, of course, spreads to businesses and then makes it just more appealing, because of the liveliness of it all.

I don't think, you know, everybody realizes just how transformative the return of this site to the active life of the city has been for the city at large. Let's see if we have any questions in the audience. I'm looking, we have colleagues with microphones. Who is going to brave that first moment here? Christy, hang on, let me...

Audience Member: How did you evacuate the people by water?

Howard Milstein: Boats.

Audience Member: Yeah, but how did you get the boats? What was the...

Howard Milstein: Well, we, we... well, first we called over to the Authority and said, "What can we do?" And somewhere between what our people on the site were doing and the Authority, and I can't tell you whether our people arranged it or the Authority arranged it, but somehow boats were arranged in sufficient numbers to take all the residents off the site.

The other thing that's interesting about that that I didn't get a chance to mention, was after this horrific tragedy had occurred, there was some thought that, you know, people would not want to go back to these apartments. But there was a tremendous demand. People wanted to go back and show that they couldn't be intimidated.

Clifford Chanin: Even, even at the level of your own personal exposure.
Howard Milstein: Right, yes, absolutely.

00:53:48 Clifford Chanin: Yeah, that's remarkable. Who else is going? Mm-hmm. I'll do it.

(Milstein laughing)

Clifford Chanin: Um... you know, I, I, um... I want to come back to this issue of philanthropy and connecting it to the need down here. Because you did step in, and others like you stepped in when the government response was not, perhaps, as quick as it, as it might have been.

Howard Milstein: Mm-hmm.

Clifford Chanin: And yet, you know, you have to maintain a strategic focus. You know, money can... however much money there is, can be dissipated very, very quickly.

Howard Milstein: Mm-hmm.

00:54:27 Clifford Chanin: So come back to the 9/11 need and the things you gave to, and how in your mind that was building something that was more than just, you know, the day's response to the day's problem.

Howard Milstein: Well, you know, whenever you do something that's worthwhile, that's optional, you're giving a, an example to others. So even if you're only doing a thing of the day's problem, you're actually doing more, because other people see what you're doing, and they say, "Oh, gee, that's a good thing to do."
Uh... so... uh... I think that it's a question of, when you see what needs to be done, you try to make sure you can do it. Now, if it requires more resources than you want to put into it or have available... for instance what we did when people started coming back early to live in Battery Park City, uh... the problem was that there were no... there was no bus service down here. You couldn't get off at Battery Park City and into the city.

So I called up a bus company... literally. (chuckling): The Authority wasn't doing anything. And I said, "How much does it cost to have buses that'll..." frequency and everything else, so we started our own service. And, of course, it cost a few dollars, more than I wanted to spend every week for the next year, and so I got the other owners together, we had a big meeting, and everyone agreed to put in a certain amount of money, and that's the way it was done.

Clifford Chanin: When you... I mean, I think about the clean-up of the apartments and all of that.

Howard Milstein: Yeah.

Clifford Chanin: I mean, I... what was it like to just look at that, you know, the day that needed... that started, and that's a big, big hill to climb. And yet, you know, that's what was done.

Howard Milstein: Yeah, there wasn't... you know, in the building business, you're used to doing things like that. That's... you have to clean the exteriors of buildings, and you have to, you know, change the air filter systems and... it's... the things that we had to do were not so unusual from the things we do. Now, we had to do it in a concentrated way in a concentrated area, but, you know, a building is a continuous process.

Especially in New York City, where you have local law nine, local law 11, local law five. You've got all these things. You've got to inspect the bricks,
you've got to... there's a constant... So it, it concentrated that, and, of course, you know there is insurance. So... although none of the insurance companies said, "Oh, here's your check" you know, the next day. It wasn't like the AFLAC commercials. It was like, "Catch me if you can!" (laughing) But in the end they, they all paid what they should pay.

00:57:16 Clifford Chanin: Was there a moment... I mean, given the buildings themselves were not necessarily that structurally affected, but given what needed to be cleaned, the content and the toxicity of that material, it's a different challenge than, you know, the regular changing of air filters. I mean, was there always the conviction on your part that this could be restored, or was there a doubt that this may have been so compromised by these toxic materials that it couldn't be fixed?

00:57:40 Howard Milstein: Yeah, I don't think I was that thoughtful about it. I think that, you know, it had to be fixed, and the only way it was not going to get fixed is after we tried like heck to do it, and somehow it still wasn't fixed.

Clifford Chanin: Right.

Howard Milstein: And nobody really understood the toxicity of it at the time, in real time. So that was not as much of a problem. I mean, obviously you could tell it wasn't healthy.

Clifford Chanin: Right.

00:58:02 Howard Milstein: But nobody knew that this was going to create a lethal disease 20 and 30 years down the road. So in a very real way, this... the tragedy of 9/11 has continued right up through... my example in my organization was my partner Tony Bergamo, who was diagnosed as having been exposed to toxics, toxins that compromised his whole cardiovascular system in the end.
Clifford Chanin: And, as you know from your work on our board, we are actually adding to the memorial complex a glade... memorial glade, for those who made that post-9/11 sacrifice and continue to be affected by it.

Howard Milstein: Right.

Clifford Chanin: So...

Howard Milstein: Yeah, that's very true. And, keep in mind, it's not just those people. It's all the children, the spouses, the relatives. Uh... It's... you know, in our firm alone, in our banking side, we had a fellow who was a vice president of marketing. He lost his 25-year-old daughter.

We had in the real estate side, we had one of our general counsels lost a 26-year-old daughter. These were people who were the best of their generation, who had succeeded in getting the plum jobs here in the World Trade Center. And those funerals were the saddest funerals you could ever go to.

Clifford Chanin: Well, I mean, it's a remarkable story, and, of course, centered here, but spreading around the world.

Howard Milstein: Yeah.

Clifford Chanin: And your interests and your activities are just a very impressive and generous array.

Howard Milstein: Thank you.
Clifford Chanin: And also, on behalf of my colleagues, I want to thank you for your service and generosity on our board to bring us to this point. So please join me, everybody, in thanking Howard Milstein.

(applause)