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DAILY NEWS, SUNDAY, DECEMBER 2, 2001

Heartbroken families to receive $1M in aid

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Families of firefighters and cops killed in the World Trade Center attack can count on getting about $1 million each in government benefits, insurance payments and charitable donations, a Daily News study found.

The cash may one day provide comfort and security, but for now the sudden income has left many grieving widows bewildered about how to handle pressing financial matters.

Tara Stackpole, widow of Capt. Timmy Stackpole, hasn't even cashed the charity checks that have come her way.

"The money doesn't mean anything right now," she said. "It's nice to know you are secure — and you know you need it — but you don't want to think about it.

"The bottom line is, Timmy is not here. All the money in the world won't bring him back to us."

The firefighter and police widows will get about triple what spouses of uniformed personnel who died on the job before Sept. 11 got, not including charities the earlier widows may have received, the study by The News found.

One widow who lost her firefighter husband in 1997 said she felt good about the tremendous outpouring of aid for the Trade Center uniformed victims' kin.

"I don't feel left out," said Jean Williams, a schoolteacher and widow of Ladder Co. 121 Firefighter James Brian Williams, who died battling a Far Rockaway, Queens, apartment fire.

"I realize past widows didn't get that kind of money, but I'm happy for them. It's never easy to lose your husband," Williams said.

Firefighter and police widows are likely to get far more in charity and government aid than families of civilian Trade Center victims, though direct comparisons are impossible because of confidentiality rules for private charities.

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DAILY NEWS
SPECIAL REPORT

Huge checks due this month

The money has already started flowing. By New Year's Day, families of the 343 lost firefighters can expect checks totaling at least $500,000 each from six major charities, while relatives of the 60 cops who died should get more than $350,000 each.

Firefighter widows are getting more charity money than police spouses because a separate fund benefiting Fire Department victims raised far more than charities set up solely for NYPD and Port Authority families. Police insurance policies that pay more than those of the Fire Department will make up much of the difference in many cases.

The relatively large payouts are made possible in part by a Nov. 17 Internal Revenue Service ruling that relaxed regulations requiring charities to assess a family's need before making grants.

In addition to charity, police and fire families soon will get $250,000 each from a federal program that benefits families of public-safety officers who die in the line of duty. Congress increased that award from $151,000 apiece after the terrorist attacks.

Many widows can look forward to sizable insurance payments from their spouse's employer and labor union. Also, spouses of cops and firefighters killed in the line of duty get a pension twice the normal size.

And the vast majority of the income — including the charity money, the federal award and the pension — isn't taxable.

High-ranking Fire Department sources said the influx of cash has rankled some widows, who have argued about whether large families should get more than smaller ones.

"All of these widows are essentially millionaires already," said a high-ranking FDNY official. "But despite all the money, there has still been some infighting among some of the widows. In the midst of all that's happened, it's kind of disheartening to see anyone fight over money."

So far, an estimated $1.4 billion has been donated by individuals and corporations to scores of charities, including the five funds dedicated solely to the families of uniformed victims. Roughly a quarter of the money has been disbursed.

The two largest charities — the American Red Cross' Liberty Disaster Fund and the United Way's September 11th Fund — are making cash grants to thousands of families. But because of the confidentiality rules, it is impossible to compare the total charity aid civilian families and uniformed families will get.

Nor is there any way to tally how much insurance civilian families will collect.

Federal fund, other charities

One possible source of death-related income left out of the tally by The News is the federal victims compensation fund, which Congress established shortly after the attacks. All families who give up the right to sue the airlines can make claims, and experts expect awards could easily top $1 million each.

That fund is open to relatives of firefighters and cops, but government aid already received, such as the $250,000 line-of-duty benefit, will be deducted from their awards. It remains uncertain how much, if any, of the private charity will be deducted.

The News totals also do not take into account donations made to specific firehouses. Many neighborhoods took up collections to benefit local stations, including one Manhattan firehouse that was given $2 million. Some firehouses in poorer communities, such as Bushwick in Brooklyn, have received homemade meals and prayer candles instead of cash. Some fire stations have used the local donations to create foundations for scholarships and annual support for the widows.

Uniformed Firefighters Association officials are urging firehouses to pool donations so they can be distributed evenly among the victims' families.

"It would be nice if the money could be spread out to all the firehouses that suffered a lot," said Thomas Manley, the union's sergeant-at-arms. "Just because you work in Brooklyn doesn't mean you shouldn't get the same as someone who worked on the upper East Side."

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