

An Unbroken Bond

An Interview with Edie Lutnick,
Co-Founder and Executive Director, Cantor Fitzgerald Relief Fund

EDITORS' NOTE Under Edie Lutnick's leadership, the Cantor Fitzgerald Relief Fund distributed over \$180 million to the families of the 658 Cantor Fitzgerald employees who perished in the World Trade Center. The Relief Fund also has extended aid to other victims of the 9/11 terrorist attacks and to victims of other tragedies. Post 9/11, Lutnick emerged as a strong advocate and family leader not only on behalf of the Cantor families, but of all 9/11 victims' families, representing their positions on key issues, and is a respected voice on several 9/11 advisory groups including the National September 11 Memorial & Museum. Her book, *An Unbroken Bond*, is the story of 9/11 from the perspective of the Cantor Fitzgerald victims' families and was published on the tenth anniversary of 9/11. After practicing labor law for several years, Lutnick started her own practice. She turned her practice over to her partners in the wake of 9/11 in order to devote her energies full time to the 9/11 community. She holds a B.S. from the University of Rhode Island and a J.D. and M.B.A. from Syracuse University. Lutnick sits on the Boards of the Cantor Fitzgerald Relief Fund and My Good Deed, and is an Honorary Board Member of A Caring Hand, The Billy Esposito Foundation.



Edie Lutnick

ORGANIZATION BRIEF The Cantor Fitzgerald Relief Fund (www.cantorrelief.org), a 501(c)(3) not-for-profit, was founded on September 14, 2001, with a \$1-million personal donation from Cantor Fitzgerald Chairman and CEO, Howard W. Lutnick who, along with the Cantor partners, underwrite 100 percent of the expenses of the fund so that every penny of its income is paid out to those in need. In addition to the families of Cantor's employees who were lost on 9/11, the Relief Fund provided assistance to family members of World Trade Center victims from 14 companies. The Relief Fund has expanded its scope to include providing aid to victims of terrorism, natural disasters, and emergencies, including wounded members of the U.S. military, and to direct service charitable organizations. The Cantor Fitzgerald Relief Fund has raised and distributed over \$250 million.

When you look back to September 13, 2001, the day your brother Howard asked you to start an organization to help the families of Cantor employees who were killed on 9/11, did you feel immediately this was something you needed to do and what was the process?

I was a labor lawyer with offices on the 101st floor of One World Trade Center. I had no charity administration experience beyond supporting causes I believed in, nor staff or facilities, nor anyone to whom I could turn and find

out how to do this. I didn't know most of the people who had died or those they left behind.

But when people are hurting, you help them. And even though I was reeling from the loss of my younger brother Gary, who worked at Cantor, I could not fathom the magnitude of what had just happened to my brother Howard. Not only did he lose Gary, but hundreds of his company's employees. If any of these family members were feeling the pain I was feeling – and you can be sure they were – I needed to help them and to help my brother.

When I internally ticked off the names of those I felt were better qualified than me to run a charity, I realized they had all been killed in the World Trade Center.

How did you go about putting the infrastructure in place to begin your efforts?

We figured out what was needed to be done and we did it. I'd like to say I put together a business model, but it wasn't like that at all. Something would happen and we would react. We had nothing and needed everything. People across the country saw Howard on TV and started sending cards, letters, and checks, at which point my first response was, we need a bank account. Then we needed computer systems to keep track of what was coming in because I knew we wanted to thank those who donated. We needed space in which to operate, telephone lines, volunteers, food to feed them, and warehouse space for donations of merchandise – it was a daunting task and always frenetic. We worked 20-hour days and every day was different. I'm so grateful to the friends and volunteers who stepped in to help me and a generous public that responded to our need.

But when you think about the sheer scale of destruction on that day, the toughest thing was the conversations we had with emotionally

devastated people as we tried to figure out who the victims were and who and where we could find their next of kin. Then we had to define "family" because our goal was to take care of the families and we intended that to be as inclusive as possible. When you have 658 victims – everyone who was up on Cantor Fitzgerald's 101st to 105th floors – that means you are going to have as many versions of families as you can imagine. They were young – the average age was 36 – so almost everybody had parents and most had siblings. About half were married, some more than once with children from a previous and current marriage. Some were engaged and in domestic partnerships. Do you cover them? We decided yes. We made the definition of family as broad as we could.

At our first memorial service on October 1st, 2001 in New York's Central Park, though open only to families of those we lost and our 302 survivors, over 5,000 people attended, because the loss of 658 people left behind a tremendous number of people who loved them.

You were doing this at a time when you were also grieving. Did the bond you built with the families help you through your own grieving process?

Our parents passed away when Gary, Howard, and I were quite young, and the three of us were very close. When I started talking to the 9/11 family members who all were hurt, my natural inclination was to protect them; they became very important to me very quickly.

Since my family was my brother Howard, I had a lot of room in my heart. We created a community out of a sea of strangers and we called them the Cantor Families – and they refer to themselves that way.

When you have a broken heart, you empathize with others whose hearts are broken. And when you have a cause larger than yourself, it helps you heal.

In terms of the massive need of the families, did you know the Relief Fund and Cantor Fitzgerald would be able to meet it?

I believe in Howard. So when he said Cantor Fitzgerald would give 25 percent of its profits for 5 years and 10 years of health care, I didn't give it a second thought; I knew it was going to happen.

Also, we had developed an effective structure: Cantor Fitzgerald was focusing on corporate recovery so it could take care of its colleagues, friends, and victims' families

financially. This provided a direct way that the surviving employees could help their friends' families.

The Relief Fund's job was to take care of everything else. We were the vehicle through which the victims' families were getting financial aid, but our job was so much larger than that. The reality is, if someone is going to give you a check, you have to be able to get out of bed to go cash it. Many family members were virtually immobilized. So we had to be the consistency in the lives of people who were trying to gain control in a situation where there was no 'normal', to help them get to a place in their lives where they could heal.

I came into this with no preconceived notion of how to help; I just listened. If someone called with a problem, it meant other people had the same problem, so we committed to take it on because if it mattered to one victim's family, it probably mattered to others. And what we took on ran the gamut from personal, emotional, and parental issues to legal, financial, and bureaucratic issues, and so on.

How has the role of the Relief Fund evolved?

When the families got to a place in their lives where they were more stable financially, emotionally, or otherwise, a secondary need evolved – and that was legacy: How will my loved one be remembered at the place where he or she died?

I had the honor of being the voice of a quarter of the nearly 3,000 victims. That meant looking closely at what was going on at the 16 acres of the World Trade Center site, so we could ensure that the loved ones of those we had lost were memorialized in a way that was appropriate not only for them but that told a story to the general public.

How frustrating was that process?

Inordinately so. A barrage of issues and obstacles faced the families. It was almost as if there was a strategy in place that would make it appear that the families couldn't agree on anything so that decisions of importance to them could be removed from them. But at the core, the vast majority of the families did agree they wanted a sacred site dedicated to the story of 9/11. They wanted their loved ones remembered as individuals, for everyone to be memorialized – equally with respect – and they wanted the story of 9/11 to be told in a way that recognized the person's name, the company he or she worked for, how old he or she was, and what floor he or she had been on – the kind of information that had been on the "missing flyers", which were our first memorials. We didn't ask for a \$600-million memorial, although we are appreciative. We wanted those basic things and we didn't get them. If the victims' ages were shown, for instance, those visiting the memorial would be able to tell people with the same name apart or see something that made one person's name different from another.

But we did ultimately win the right to list all of the people from Cantor Fitzgerald together

on the representation of the North Tower – what always had been called One World Trade Center – and we could list them any way we wanted as long as it appeared random to the general public.

So I laid out the "Cantor Fitzgerald Relief Fund names", which consists of Cantor Fitzgerald plus 14 other companies, over and over again by hand. There was no algorithm that could capture all of our institutional knowledge. I organized 715 names on the North Tower and 61 names on the South Tower in a way that was meaningful to the families so they could take comfort in knowing their loved one's name was surrounded by people they cared for. Because this is the final resting place for over a thousand victims from the North Tower, we also fought to ensure that no individual victim's inscribed name would be divided by a seam in the bronze of the Memorial, but we lost that battle as well.

We created a special "names" book for the families and the public that lists all of the Cantor Fitzgerald Relief Fund names and shows the departmental relationships between them. I never wanted the names to be random to our families even if we were forced to have them appear that way to the general public.

You wrote *An Unbroken Bond*, which was released for the 10-year anniversary. Why did you decide to write this book?

I wrote *An Unbroken Bond* because the story from the standpoint of the families was not being told and what the public has learned from the media is not what happened over 10 years. This is the private side of an extremely public event that people don't know about. I promise that when people read *An Unbroken Bond* they will learn many things that they didn't know. It was also important to let people know that the 10-year anniversary is not a closing moment; it's a comma, not a period. It's the opportunity to look back on how we as individuals and as a society behaved, what we could have done better, where the flaws were, and how we can fix them going forward.

There are so many questions that still need to be answered and we have the benefit of 10 years to look back and improve. We have to ask whether justice has made order out of the chaos following those days and if we have lived up to the responsibility that the events of 9/11 heaped upon us. Have we truly honored the victims who were murdered that day? What is the legacy of those lost lives and what will we carry with us? How can philanthropy be more effective? How do our governments and societies treat those in need and how should they when the next tragedy strikes? At Cantor Fitzgerald, we have raised and distributed monies in memory of a quarter of the total number of victims. Our mission is much larger today than 9/11.

Most people don't know about the issues we had to deal with, but it's important they know because this is the seminal event of our generation and we must learn from it. That was a driving motivation in my writing *An Unbroken Bond*. Additionally, the proceeds from the sale of the book go to The Cantor Fitzgerald Relief Fund.

When everyone has a say in how things ought to do be done, how is a consensus reached?

You have to want to and it isn't always easy. The issues facing the families were and still are important and emotionally charged. But as with the issue of how the 9/11 families wanted the names listed, given time and a willingness to listen and solve a problem, consensus can be reached among the vast majority. The problem wasn't reaching consensus; the problem was getting that consensus implemented. For example, there is consensus among the vast majority of families to return the Koenig's Sphere to the WTC site. It sat between the WTC Towers for 30 years and came through the attacks. Its return would be a tremendous sign of resilience, but we still face opposition to that.

Are there moments when you appreciate what you have achieved?

When I see my families evolving enough to enjoy a day in a different way? Yes. With respect to the 9/11 families, the biggest compliment in the world will be the day my phone doesn't ring anymore, because it means they don't need me.

What in particular stands out as a source of pride for you?

I'm very proud of my families. Handling the toughest issues imaginable with grace is a testament to them and those they've lost.

I am also profoundly proud of Cantor Fitzgerald and Cantor's affiliate, BGC Partners, Inc., for starting Charity Day, a day every year on which they contribute 100 percent of their revenues to charities that are important to their employees and clients. Prior to 9/11, Cantor Fitzgerald had 960 employees in New York. After 9/11, only 302 were left and by the end of 2001 that number had dwindled to 150 as, for example, the handful of survivors of an entire department were helped to find jobs elsewhere. Today, in New York, Cantor and BGC have 2,700 employees. Most of those people, of course, didn't work for the firm on 9/11; they didn't know the people who died. But the company hires people they like, they have loyalty built into the system, and as a result, people care. They are part of a mission and a business that has a conscience, which may be the antithesis of what is often thought about the corporate world. This business model works equally well for our company and for our charity because both embrace the same mission. You don't have to worry about the donors – our focus is on the beneficiaries.

I'm also proud of the family charities. Our families said they wanted to memorialize their loved ones so we gave them money to do that in any way they saw fit. The list of charities they created goes on and on, and they're not just taking care of the families of 9/11 victims, but of the larger community.

And I'm proud we have put together an organization from literally nothing based solely on heart and a desire to take care of others. Thanks to the generosity of Cantor Fitzgerald, we have raised and distributed over a quarter of a billion dollars and have helped a community heal, and our model helps us continue to do good going forward. ●