



Never Forget

by Mike Galloway

Today, September 10th, 2011, I sit in my home office thinking about investment decisions for the upcoming week.. Stock markets started the month with the worst September performance since World War II. Fears of Greece defaulting on its debt and dragging down European banks with it, has caused markets to continue dropping in panic. We went into the week very defensive and we are very happy with how our portfolios performed.

As I sit contemplating my decisions for next week, I could not help but think how 9/11 changed the world forever.

The events of 9/11 will be remembered long after we forget about the turmoil in Greece and any banking crisis in Europe. As most Americans, I can recall exactly what I was doing when I first heard about the attacks. I turned on the television as I sat on the edge of my bed brushing my teeth. The first thing I saw was the second plane hitting the south tower of the World Trade Center. I knew this was not an accident. I wanted to put on my gun and badge and report to duty, but Cathy, my wife (a police ser-

geant at the time) reminded me that I had just retired. She hurried off to work as I stayed behind to watch the kids. I felt so helpless. I wanted to be back on the force, or better yet, back in the Marines. What I did not know was soon we would loose 2977 people in a modern day Pearl Harbor.

Not all of the heroes that day were police officers, fire fighters, or military personnel. The heroes of United Flight 93 were already planning the first counter attack in a war that still continues today. When the passengers of Fight 93 realized that they were going to be used as a weapon of mass destruction they gathered in the back of the plane and democratically voted on a plan of action. With what little time they had left they used their cell phones to call loved ones. Todd Beamer asked the phone operator who connected him with his wife, to recite the Lords prayer with him. He told his wife goodbye and uttered the infamous words **“Lets Roll!”** The unlikely heroes then took action using boiling water to attack the terrorists. We all know United Flight 93 crashed in Shanksville, Pennsylvania saving countless lives. (Continued on page 2)



2977 VICTIMS OF 9/11

World Trade Center....	2606
American Flight 11.....	87
United Flight 175.....	60
American Flight 77.....	59
United Flight 93.....	40
Pentagon.....	125
Military Personnel at Pentagon.....	55
NYFD.....	343
NYPD.....	23
Port Authority.....	37



Source: http://en.wikipedia.org/wiki/September_11_attacks



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The heroes of Flight 93 did not sign up for the military or public safety to risk their lives, they simply bought a plane ticket. These heroes made the ultimate sacrifice and stated loud and clear that all Americans will fight for our countries freedom.

Today, as I was watching my sons soccer game I thought how easy it is to forget our country is still at war. We empathize with those who lost a loved one on 9/11 or the ongoing war. Every year on this anniversary they must relive the horror of that event. We can honor them by remaining united as a nation. Presidents George W. Bush and Bill Clinton delivered speeches at the United Flight 93 dedication ceremony. There was no political squabbling for Republicans or Democrats, they were simply **Americans**.

A Phoenix Fire Chief recently gave me a 9/11 memorial book that was personalized with a note. I owe him thanks as this book reminds me of what really matters. We can not change history, but we can impact the future by instilling the pride of America in our children.

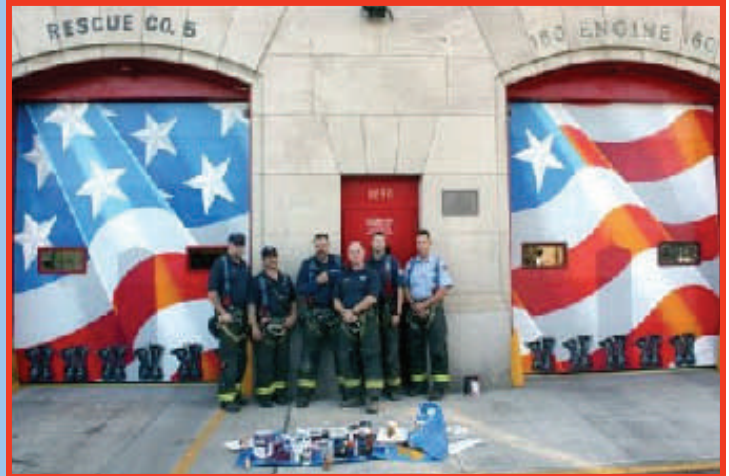
Last night while having dinner at a restaurant I met up with my old undercover partner "Pappy" and his family. Pappy taught me the ropes when I was a rookie officer. Now both of his kids are testing to become police officers, one generation passes the torch on to the next.

Our company plays a small but important role in protecting our clients investments for their future dreams. Helping our clients is an honor and privilege. Thank you to those who place confidence in our company, we will work hard everyday to safeguard your financial future.

Stay Safe and Never Forget

Mike Galloway

Photos we found on internet and wanted to share with you



FDNY Staten Island Rescue Co. 5 Fire Station has 11 pairs of boots painted on the doors for the 11 fire fighters they lost.



A TV special on "Big Red" showed the FDNY ladder lowered by crane into its final resting place.



Picture of a police officer sitting in rubble during a ceremony on the 1 year anniversary of the attacks. Picture taken by Associated Press, Amy Sancetta.



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