

Gone But Not Forgotten

Among the many victims of the Sept. 11 terrorist attacks were a large number of people who worked in the futures and options industry at some point during their careers, as well as several firefighters with close connections to the New York Mercantile Exchange. The following profiles have been excerpted from the hundreds of obituaries and memorials that appeared in newspapers across the country in the weeks and months following the attacks. These traders, brokers, managers, firemen and authors touched our lives. On the tenth anniversary of the attacks, we once again express our condolences to their families, friends and colleagues.

Michael Asciak

Michael Asciak called his wife, Elaine, early on the morning of Sept. 11 to make sure she and their daughter were awake and ready to go to school. "He made sure we had made our dentist appointments and such," Elaine Asciak said. Michael, 47, liked to worry about the details, said his wife, a school-teacher. He worked as a foreign exchange clerk in the back office of Carr Futures, an investment bank with offices in the World Trade Center. Co-workers called him "a man meticulous with numbers." Married for 23 years, Michael was dedicated to his family and especially his 10-year-old daughter, Loren. "She is the light of his life," said his wife.

While on vacation earlier in September, he picked up his toolbox and followed his wife, Elaine, to the elementary school where she teaches. After asking if anyone needed anything, he put together tables, mounted pencil sharpeners and adjusted blackboards. "He just wanted to do it," his wife said. "He was always helping someone."

At their home in Ridgefield, N.J., he converted the attic into a family room and spent hours maintaining the yard. He often teased the neighbors about their own efforts before eagerly showing them short cuts. But his best student was his daughter. Not long ago, she fixed the VCR by herself.

Friends and family filled their Ridgefield, N.J., home and neighborhood late Thursday for a prayer vigil for Michael. Elaine was too heartbroken to go out and thank them, but she's keeping a light on in front of the family's ranch house until he comes home.

Excerpted from the Chicago Tribune and the New York Times.

Evan Baron

Jeannine Spinella, a receptionist at Elders Futures, was shy. Evan Baron, a floor trader at the same company, was not. One Friday night 16 years ago, he asked if she wanted to go to a Mets game after work. She agreed.

Then she got cold feet. When it was time to leave, Evan found a temporary receptionist sitting at her desk. The young woman told him that Jeannine had gone home sick. That should have been that. But he called her at home.

"He didn't believe me," she said. "So he said: 'I'm going to pick you up tomorrow, and we're going to Central Park. We'll throw a Frisbee and then have a barbecue on my friend's roof deck.' I said O.K. He was from New Jersey. I didn't think he would find my

house in Midwood, Brooklyn. But he did, and we've been together ever since."

She became Mrs. Baron eight years ago. They had two children, Ethan, six, and Julia, two. Four years ago, Evan, 39, started working at Carr Futures, where he was a senior vice president and an energy specialist. He loved working as an oil trader, leaving college to take up the job full time.

"He was determined," Jeannine said. "He worked his way up until he was in an office instead of the floor of the stock exchange."

Excerpted from the New York Times.

Pamela J. Boyce

Sometimes people would see Pamela Boyce's direct, no-nonsense style and take it for abrasiveness, says her partner, Catherine Anello. But Pamela, 43, refused to change. "It was similar to slapping someone in the face," Catherine says of the woman she shared a life with in Dyker Heights, Brooklyn. "If there was someone who lost a loved one and had been grieving too long, so that they were not living their life, she would say, 'Stop. It's not what they would want. They are in a better place.' She said, 'I'm not afraid to die because I know where I am going is beautiful.'"

Pamela was the assistant vice president of accounting in the New York office of Carr Futures, on the 92nd floor of One World Trade Center, and a member of the FIA Futures Services Division. She was a competitive disco dancer. One of her happiest moments was serving as a Lamaze coach for her sister Desiree when her niece Kristina was born. "She was so neurotic there she had to find something specific on the baby to make sure they got the right one," Catherine said, laughing. "I think she finally found a little mark on her ear."

Excerpted from the New York Times.

Lisa Bella Cannava

When the first plane slammed into tower one of the World Trade Center, Richard Cannava, who works five blocks away, ran to the site looking for his wife Lisa, 30, a supervisor at Carr Futures who worked on the 92nd floor. When he was 300 feet from her building, it collapsed.

"She sat right there where the plane went in," he said. "I would feel better if I had a body to bury. At least I would be able to rest."

Excerpted from the Chicago Tribune.

Remembering September 11

Michael Canty

What Michael Canty, the seventh of nine children, wanted most was to create a family like the one in which he grew up in Schenectady, N.Y. He loved having lots of like-minded people around him. He accumulated friends—from childhood, Loyola College and Carr Futures, where he was a trader—and drank beer with them at bars like Molly's and Chumley's in Lower Manhattan. He was the friend his friends turned to. All of them called him their best friend.

He spent weekends at the Canty family house on a lake in the Berkshires or with Erin Clifford, whom he planned to marry. They took their first trip to Europe last summer: one day in London and 12 hours in Paris, where, Erin said, they saw “the front of every building” and ate in the city’s “only bad restaurant.”

Michael, 30, was thinking of memorable ways to give Erin the ring on which he had a deposit. He was leaning toward the Berkshire house as a setting, and here was the plan: he would take her out in the boat and drive near the shoreline, where his 16 nieces and nephews would brandish a sign: “Will you marry me?”

Excerpted from the New York Times.

Jose Manuel Cardona

Pictures of Jose Cardona show him dancing on a conga line with his wife and friends, clowning around after getting off a horse during a vacation, having dinner with his daughter from a previous marriage—Sasha, 11—and his wife's son from hers, Miguel, 14.

He loved his family, liked the good things in life and wanted his wife, Paulina Cardona, 33, to look sexy.

She said her husband was so touched he cried when she surprised him with a tattoo of a rose on her left breast, his idea. And he cried again, she said, when the couple found out that she was expecting their first child and the baby would be a son.

Knowing his family would expand, Jose, 35, wanted to make extra money to buy a house. So on Saturdays, the couple would get up at 6 a.m. and travel around New York City in their car selling fish and products from Ecuador, their home country, to friends and friends of friends.

When his customers found out that Jose was missing at the World Trade Center, some asked: “He sold fish there?”

In fact, Jose, who had immigrated to New York as a teenager, had been working for Wall Street companies for 14 years, most recently as a clerk at Carr Futures.

The baby is due in January.

Excerpted from the New York Times, with additional details from People magazine.

Marcia Cecil-Carter

Do not be fooled by the pale pink roses Marcia Cecil-Carter holds in her Feb. 16, 2000, wedding picture. “She was tough as nails,” her husband, Ondre Carter, said proudly.

She had to be, starting out as a 17-year-old mother in Chicago, and joining the Navy to make it on her own. After three and a half years as a chef for naval officers, she moved on and up—to Carr Futures, a securities company on the 92nd floor of One World Trade Center.

Ondre was going to the laundry when their paths crossed on his mother's street in Brooklyn five years ago. “Our eyes met, and I made a big excuse to go to the grocery store to follow her,” he recalled. Their son Devonte is four now.

Marcia, 34, was upset when she learned this year that her daughter, Amber, was having a baby at 17. But she melted when she saw her baby grandson for the first time -- two days before the terrorist attacks. “Tough as nails,” her husband said, “but the softest heart in the world.”

Excerpted from the New York Times.

Conrod Cottoy

When Paula Hayes came to New York from Louisiana in the summer of 1975, she intended only to have a vacation. But she met Conrod Cottoy at the First Baptist Church in Brooklyn; on Valentine's Day 1976, they married.

“He had all the qualities I was looking for,” she said. “He believed in God and education, and he respected his mother. I never met a man who respected his mother more than he did. I figured, if he respects his mother, he respects other women.”

Conrad, 50, an analyst at Carr Futures, was born in Trinidad; he had lived in the United States for more than 30 years and had settled in Brooklyn. He held degrees in accounting and history, and, like a sponge, he soaked up knowledge of the world's cultures and religions. He had traveled the Nile River and visited the Sphinx and the pyramids.

The couple's four sons knew that if they brought home low grades, TV would be banned. And they knew that their father would not sleep until they were all home and accounted for. His affinity for Africa was evident in the names he gave his younger sons: Kojo, which means “born on Monday,” and Ngozi, which means “blessing.”

Excerpted from the New York Times.

Robert Lane Cruikshank

The marriage proposal of Robert Lane Cruikshank was not the stuff of which a maiden dreams. “My mother always told me how I would feel when I fell in love and I don't feel that way,” he said, “but I thought about it and I decided she was wrong.”

Marianne Johnson, sitting in a restaurant in her low-back black dress with the red cabbage roses, married him anyway. Why? “Because he was the most decent, the most solid—he was just a good man,” Marianne says of her husband of 38 years, from their home on Manhattan's Upper East Side.

“I make him sound dull—we had a house in Stratton that we called Mountain De Open Dour, I was the ‘open,’ he was the ‘dour’—but he was fun. You could trust him. Grown men have been here crying. He was a rock to everyone we knew.”

Robert, 64, father of two, was a vice president of Carr Futures and worked on the 92nd floor of the north tower.

He and his wife had a home in Beaver Creek, Colo., and he was, his wife says, “very sportif”—he loved tennis, skiing and golf. He sometimes joked about quitting and going on the senior tennis tour, but the truth was, he loved what he did.

A special time? “He once decided to surprise me and planned a trip to Rome, the entire trip,” Marianne says. “It was two weeks, which for Cruikshank was a very long time, because the world was waiting for him to work.”

Excerpted from the New York Times.

Jack D’Ambrosi

Fishing was what Karen D’Ambrosi said her husband, Jack, liked to do most when he wasn’t at work, or helping out at church, or coaching one of his two daughters in soccer or basketball. Luckily, he had a friend with a lake on his property a few miles away from the couple’s Woodcliff Lake, N.J., home, so almost every weekend, from April to October, he would cast a line. His best catch came this past summer, a beautiful 32-pound striped bass. (“Or was it 32 inches?” Karen wondered. “I don’t know. It was big.”) She even has a picture of him with it.

“He would come back from fishing trips loaded with bags and bags of fish and fish fillets,” she remembered, laughing, “And he would just give it away, up and down our street. So everywhere we’d go, all over town, there would be people thanking him for the fish, you know, saying, ‘We just had a barbecue, Jack, it was great.’”

Jack was vice president of operations for Cantor Fitzgerald and a member of the FIA Futures Services Division.

Excerpted from the New York Times.

Michael Davidson

“He is going to get married in July,” Jeff Davidson was saying Friday about his brother Michael, a 27-year-old equity options sales trader for Cantor Fitzgerald. “Her name is Dominique DeNardo. They met in college, at Rutgers. He just saw her from a distance, fell in love with her and wanted her. So he beat up her boyfriend and took her. Caveman-like, pretty much. And they’ve lived happily ever after. They got engaged on Sept. 21, 2000. On her 25th birthday, he took her to Cancun to propose. He lied to her by saying he won a trip on one of the web sites just for the weekend. About midway through, he finally popped the question. He waited until sunset on the first night.

“He’s a big mush ball. He cries at commercials. But you better not put that in because he thinks he’s a tough guy. He’s kind of a big kid—5 foot 10, 215 pounds. But he’s as sensitive as they come. We have a grandma down in Florida. So every chance we get, we try to get Grandma to fly up. Grandma’s like, ‘I don’t have the money right now.’ My brother’s like, ‘Don’t worry.’ He pays for it, or we all pitch in, whatever. We get her up here somehow. He cares.”

Excerpted from the New York Times.

L. Patrick Dickinson

L. Patrick Dickinson loved jaunts to Hershey Park in Pennsylvania, visits to Williamsburg, Va., and trips to Las Vegas. But most of all he relished family time at home in Marlboro, N.J., sitting by the pool, relaxing on the couch while his daughter Erin, seven, fell asleep on his belly, or playing a mean game of Trivial Pursuit.

Patrick, 35, a stockbroker on the American Stock Exchange who worked for Harvey Young Yurman, spent long days in the hectic

world of futures and options trading, standing on the floor of the exchange. On Sept. 11, he was having his weekly Tuesday morning meeting at Windows on the World. With him were five colleagues from his company, including his brother-in-law, who is also missing.

With his days so frenzied, Patrick kept it simple when he was away from work, said his wife, Linda. “It was enough for him to look at the stars at night or relax by the pool,” said Linda, who met her husband 18 years ago when the two worked at a five-and-dime store in Jersey City. She is expecting their second child in December.

Excerpted from the New York Times.

Christopher Dincuff

What his friends and family will tell you about Christopher Dincuff, 31, an assistant trader for Carr Futures, is that he was always smiling.

“He always made people feel welcome,” said his mother, Joan. “I never had to teach him how to share.” He became the center of a large circle of friends, some of whom had known him since childhood in South River, N.J. All of them learned that if the Villanova Wildcats were playing basketball, he had to hear or see the game.

“He has driven his car to remote places just to get the Villanova game on the radio,” said Garth Smalley, his best friend. Christopher’s father, Jim, a Seton Hall graduate, accompanied him to Seton Hall-Villanova games.

Christopher’s proposal to his fiancée, Angie Gutermuth, last February encompassed several passions at once. As Angie opened the door to her apartment, exhausted after business-school exams, she discovered a trail of rose petals, illuminated by candles, that led to Christopher, dozens of helium balloons arrayed around him. There was champagne, and music, and a ring he had designed himself. He arranged for her to have a manicure the next day, at the same time there was a Villanova game on TV.

Excerpted from the New York Times.

Brendan Dolan

In the world of futures trading, where multimillion-dollar contracts are executed in seconds, veteran broker Brendan Dolan took the time to trade more than talk of crude oil and diesel fuel prices with clients.

“For the most part Brendan didn’t have clients,” explained his brother, Charles Dolan of Manhattan. “He had friends. He built a lot of very strong relationships over the years and they remained friends long after they moved onto other jobs.”

The 37-year-old Glen Rock resident was attending a meeting at the 92nd-floor offices of Carr Futures Inc. at One World Trade Center when a hijacked American Airlines jet slammed into the tower. He is among the missing victims of the terrorist attack.

As vice president in charge of the energy group at Carr Futures, a Chicago-based company, Brendan’s friends included powerful executives from major corporations. But they also included more than a few fresh-faced kids straight out of school and other jobs, hoping to get a start in futures trading.

“One of the things I remember when I look back at Brendan is that he would not only help you get into the business but guide you

Remembering September 11

and protect you,” said Lee Taylor of Westfield, a senior vice president for Prebon Yamane brokerage firm and a friend since college. “He probably helped about a dozen of us get into the business,” Lee said. “He seemed to be an icon to many of us.”

Brendan was born and raised in New York City. He was quarterback at Fordham Prep High School in the Bronx and played football and rugby at the University of Rochester. His work required frequent international travel, so he treasured time spent at home with his wife, Stacey, and daughters Sarah Danielle, four, and Samantha Nicole, two, his brother said.

Excerpted from The Star-Ledger, Newark, N.J.

Kevin Dowdell

It's a slow day in superhero land. So Kevin Dowdell docks the fireboat, and, dressed in firefighter regalia, clumps over to the New York Mercantile Exchange. He waves proudly from the visitors' window to his teenage sons on the floor, wearing ties for their summer jobs. Patrick! James!

Then the job calls. So Lieutenant Dowdell of Rescue Company 4, in Astoria, Queens — trained to use roof ropes and scuba gear, to handle hazardous materials, wiggle into confined spaces — sprints into action, with a relaxed head and a racing heart. He loves rescue work so much he chooses not to try for captain, so he won't be transferred. “Rather be a happy lieutenant,” he tells RoseEllen, his wife of 21 years. He has a bravery medal and 20 citation bars.

To support the family, the happy lieutenant, 46, works days off, sanding floors. When his boys start playing bagpipes and snare, he practices with them, whomping a bass. More time with the boys, plus he gets to march in the parade, wearing his kilt.

Only one thing about RoseEllen's best friend drives her nuts: first to a fire, last to a social event. “You don't know what would have happened if we left on time,” retorts the happy lieutenant, a born talker. “We could have gotten into an accident!”

Lt. Dowdell had a special connection to the Nymex. On June 29, 2011, he rang the opening bell for the crude oil and natural gas markets after helping to raise money for the three firemen who died in the Astoria Father's Day fire on June 17.

Lt. Dowdell lost two men in the fire. He brought down every tee-shirt, cap, sweatshirt, and golf shirt he could find in the commissary expecting to give them to people who made \$10 and \$25 donations. He was stunned when the Charitable Foundation committee members insisted on a \$100 minimum for tee-shirts and \$150 for sweatshirts and golf shirts and even more amazed when he sold out and had to take additional orders.

After contributions by the members and staff topped \$27,000, the Nymex Charitable Foundation contributed additional funds to bring the total to \$50,000. The combined donations from the exchange community were the largest single donation to the Astoria Fire Fund.

Postscript: In March 2011, a fire helmet signed by Lt. Dowdell was brought back to the U.S. from Australia, after a Queensland firefighter, Robert Frey, found it on display. Lt. Dowdell signed it in 1998 as a gift to Australians on a counterterrorism training trip to New York. The helmet came home after Frey realized what it would

mean to Lt. Dowdell's 26-year-old son, James, now of Ladder 174 in East Flatbush, Queens.

Excerpted from the New York Times, with additional details from Nymex and the New York Daily News.

Dennis Foo

Dennis Foo always had a positive entrepreneurial outlook and was happy to share it with other members of the floor community.

“He was always helping guys on the floor,” said Dan Jay. He'd either help other traders get started or would take the time to show new clerks what had to be done and what the traders expected of them, Dan said.

“I was here at the exchange, and introduced him to the floor,” said Dan, who was Dennis' friend for 18 years. “He worked his way up. He started clerking with Cooper Neff on Nymex in about 1988, and then became a trader for them on the American Stock Exchange.”

Dennis soon rejoined the commodity markets. He became a Comex member in 1990, trading gold and silver options for Zahr Trading. He later went out on his own, trading options on the Comex Division and the Coffee, Sugar and Cocoa Exchange, Dan said. He had his own firm, Great Sage Commodities.

Dennis had a great poker face, said his friend Jonathan Peyser, a Comex division trader. Dan added, “I hardly ever saw him in a bad mood, even when he had a bad position on.”

Dennis, 40, had breakfast at Windows on the World each morning, and Dan believes he was either en route or had arrived at the restaurant when the attack occurred.

“The last time we heard from him was an e-mail he sent at 8:30 that morning,” he said. “A lot of people respected and admired him and miss him. He was my first friend here in New York. I essentially grew up with him. It's hard to imagine that he's no longer here.”

He said that Dennis had become an avid golfer, and would often take his seven-year-old son, Jason, to the driving range. He is also survived by his wife, Mary, and a daughter, Samantha, three.

Excerpted from a memorial published by Nymex.

Andrew Keith Friedman

Andrew Friedman, 44, was an institutional sales trader at Carr Futures. From his 92nd-floor office in the north tower, he phoned his wife at 9:16 a.m. “He said, ‘We're all in a room together. We have plenty of air,’” his wife recalled. “I said, ‘I love you.’ How lucky I was to be able to say goodbye.”

For two decades, Andrew Friedman worked in midtown, his wife said. He started his new job at the World Trade Center only two weeks before 9/11.

In his memory, the family has established scholarships at Syosset High School and at George Washington University, his *alma mater*.

Excerpted from Newsday.

Steven Furman

Steven Furman, 40, followed his family to the trading floor. His brother Andrew is a Comex division member and was a Nymex division member for 15 years. Another brother, Michael, formerly

traded silver on Comex and potatoes and later crude oil on Nymex. His sister Jayne worked as a clerk on the floor; and his stepfather, Harold Lillie is an equity owner and was one of the first individuals to actively trade for his own account on Nymex Access.

Steven joined the exchange in 1988, became a Comex division member in 1998, and served on the arbitration, adjudication, settlement, and floor committees. He left the exchange in April to take a job with Cantor Fitzgerald on the 105th floor of One World Trade Center trading natural gas and electricity.

"He was an exceptionally fine person," said Harvey Gralla, a Nymex director, "he always tried to help."

Steven had a highly mathematical mind. His parents are world-class bridge players, his brother Andrew said, and once on a motor trip to Missouri, Furman, who was 12 or 13 years old, pestered his parents to teach him the game. "Our stepfather gave him a book on bridge, about 300 pages, which he read in the car," said Andrew. "By the time they got to Missouri, Steven said 'I'm ready to play.'"

"Harold was flabbergasted," and gave him a verbal test. "Steven aced the test and got to play with Harold as his partner."

Steven is also survived by his wife, Chavi, and four children, Nathan, 11; Rachel, 10; Naomi, eight; and Menashe, five.

Excerpted from a memorial published by Nymex.

Anthony Gallagher

He called it his 4 o'clock conference call. It happened every Friday afternoon. That was when Anthony Gallagher placed the call to the Adamse—Katie, Liz and Jay. Sometimes Peter Adams might participate, but he was only seven. Anthony would start off, "What's up?" and they'd go from there.

Anthony, 41, an energy broker at Cantor Fitzgerald, handled a lot of important phone calls during his workdays, but none meant more to him than his weekly conference call to his nieces and nephews, the 15-year-old twins, Katie and Liz, and 13-year-old Jay.

Anthony had only recently married, at the age of 40, and during his bachelor days he had cultivated a tight and unending relationship with the children of Suzanne Adams, one of his sisters. "He just loved them," said his other sister, Carolyn Gallagher. "When he was planning to get married, he even asked them if it was O.K. They gave him the thumbs up."

To stay in the loop, he knew he needed to be wired into teenage interests, so Gallagher faithfully watched MTV. "He would talk to them about Eminem and all that," Carolyn said.

And he did what they did. At a family barbecue at the Adams household over the Labor Day weekend, there was a contest to see who could make the biggest splash off the diving board of the pool. Anthony was up there doing massive cannonballs.

Excerpted from the New York Times.

Cono Gallo

A grand time is the only way to describe Cono Gallo's Jamaican vacation with his wife the week before the World Trade Center attack. There the two were, holding hands while climbing Dunn's River Falls in Ocho Rios. A reggae dancing contest? Cono went at it solo, and was the runner-up.

The Gallos, both 30-year-olds from Maspeth, Queens, clinched a "Newlywed Game"-like couples contest at their vacation resort by giving the same correct answer to every question. (The two had been married for five years.)

What's your wife's bra size? Cono, the contestant, was asked. "Usually a 38C," he answered, "but sometimes a 36D depending on the style of the bra."

"It was exactly right," said his wife, Vicki Nita-Gallo, a kindergarten teacher. "He had the audience hysterical. They thought it was so cute. He really paid attention to details. That's what is so fabulous about him."

Cono, a commodities broker with Carr Futures at One World Trade Center, was caring and selfless, his wife said, and he believed in a true partnership. There he was, "always by my side" when she was sick, she said. And there he was again, helping out with her Avon side business.

On the eve of Sept. 11, Vicki left a bag full of Avon hand lotion, lip gloss and other products by the door for him to take to her customers at his office. The next morning, Cono, who started work at 7:30 a.m. and left the house while she was still in bed, picked it up on his way out, happy to distribute the orders and collect payment.

"Everything was teamwork so we could go out and enjoy ourselves," Vicki said. "We completed each other."

Excerpted from the New York Times.

Giovanna Gambale

Giovanna "Gennie" Gambale and her sister Antonia both worked in One World Trade Center. Antonia, who is 25 and worked on the fifth floor, was able to get out right away. She called her father, Anthony, in Carroll Gardens, Brooklyn, and told him she was OK. He told her to come home. Then he said, "What about your sister?"

Giovanna, 27, was a vice president at Cantor Fitzgerald, on the 105th floor. She loved the Mets, was so organized that even as a child she told the teachers what to do.

"Yesterday I would not have talked to you," Anthony told a reporter, "but we have had a lot of discussion. We are extremely sad, but we are resigned that my daughter is in heaven. We haven't heard from her in four days. I spoke to a psychiatrist at Cantor Fitzgerald yesterday and he more or less told us nobody survived."

"I loved my daughter, but I'm at peace with God. We've had three prayer services in front of my house: 300 people Wednesday, then 200, tonight about 150. There was a young man in the group whose father is a fireman, missing, caught in the rubble. And we talk about there is no greater love than to lay down your life for your friend and that is what the firemen did. I told people that never in my life did I ever imagine we would be saying prayers as a group on the street, in front of my home, and this is what God wants us to do. If we are going to destroy hatred and bigotry, what we have to do is begin being peaceful."

Postscript: "Like a lot of families we had the missing posters up," said Angela Gambale in an interview recorded by StoryCorps in 2005. "Those posters actually ended up being a solace to our family because people would just call our house, not with information, but with prayers and thoughts and love. There were candlelight vigils

Remembering September 11

every night in front of our stoop. I remember being so grateful. You forget now—I guess because it's so many years later and everyone gets back to normalcy—but I remember how close everyone was, not just our family but New York and the whole nation.”

Excerpted from the New York Times with additional material from StoryCorps.

Douglas B. Gardner

Douglas Gardner was vice chairman and director of eSpeed. He was married, the father of a daughter and son, and a partner in the family real estate business. He was a graduate of Haverford College and a board member of several charitable organizations. His family said he was their “gentle giant who happily carried our burdens, who loved us unconditionally, whose warm smile lit up a room and whose generosity was unparalleled.”

eSpeed's chairman and CEO, Howard Lutnick, described Gardner in a statement released on Sept. 20: “Throughout my life few people have been closer to me than Doug Gardner. His steady hand and guidance were an integral part of every decision I made as CEO. Moreover, our shared vision was acknowledgment of our mutual respect and admiration for one another as well as the strategic direction of eSpeed. Together, we felt there was nothing we could not accomplish. His wife Jennifer and their two children should be proud of the company he built and led. Life will not be the same at eSpeed without him.”

Postscript: In October 2005 Haverford College unveiled the Douglas B. Gardner '83 Integrated Athletic Center. The 100,000-square-foot facility was funded by a donation from Lutnick in honor of Gardner, a former member of the college's basketball team, and two former student-athletes who lost their lives on 9/11.

Excerpted from a memorial published by Cantor Fitzgerald, with additional details from Haverford College.

James Arthur Greenleaf Jr.

James Greenleaf might have been expected to be a little impressed with himself. He was strikingly handsome, a former high school football star who had recently run a marathon in under three- and-a-half hours, and who made a very nice living as a foreign exchange trader at Carr Futures. But James, 32, was not only a golden boy. He was a nice, considerate guy, the social glue that held his high school friends from Connecticut together, the type who thought nothing of spending a week's vacation helping an old friend build his new house. “He was everybody's idol,” said David McBride, the friend in question. “He was brilliant but he wouldn't rub it in your face, and he could get along with people from all levels.” Over the summer, when James, a history buff, decided to learn more about the conflict in the Middle East, he sought out a book written by an Israeli and a Palestinian. “He always wanted to see both sides,” said his girlfriend, Lisa LaGalia.

Excerpted from the New York Times.

Andrea Haberman

Andrea Haberman and Allen Kolodzik were engaged last April

in the gazebo at St. Norbert's College in Wisconsin, where they met freshman year. At first, she thought he was weird, Allen said, but by sophomore year they were dating.

Sixteen months was not too much time to plan a wedding scheduled for September 2002. By the end of the summer, Andrea—snap-tight organized—had booked the rooms, bought the dress, planned the honeymoon, made hundreds of lists.

They had bought a house in Chicago, where they moved after college, and Haberman was in the thick of decorating. “We had it all down,” said Allen. “As far in advance as 25-year-olds can—marriage and family and so on and so forth.”

Andrea grew up in rural Wisconsin, where her parents own a restaurant. She grew to love Chicago after taking a job there with Carr Futures, but she had never visited, or wanted to visit, New York. But when her company asked her to go there for a day of meetings, she steeled herself. She arrived late Monday night, Sept. 10. She had a 9 a.m. meeting in the north tower on Tuesday. She was there 20 minutes early.

Excerpted from the New York Times.

Emeric Harvey

As a young man, Emeric (Ric) Harvey sold truck rides to children with his friend Ray in Sheepshead Bay, Brooklyn, where he grew up. “Come swing and sway with Rick and Ray!” he'd bellow. Eventually, that voice was heard on the trading floor of the American Stock Exchange, where he became a force as founder and president of Harvey Young Yurman Inc.

His relentless energy made him a natural leader, though at times it was hard to keep up, said his daughter Jennifer Castelano. Part of it came from having lived through some close calls: as a young man in Texas, he nearly boarded an Air Force plane that crashed, killing everyone on board. And he narrowly missed being in the World Trade Center when it was bombed in 1993. On Sept. 11, Ric, 56, of Montclair, N.J., was at a weekly breakfast meeting at Windows on the World.

His drive and generosity remain an inspiration, a loud one. “That's how I get out of bed every morning, because I can hear him yelling, ‘What are you doing lying there crying?’” said his wife, Jennifer Harvey.

Excerpted from the New York Times.

Joseph Heller

Joseph Heller, 37, an assistant vice president with Carr Futures, traded in the gold ring for seven years for Dean Witter and then Carr. Most recently, he was helping to launch trading in the Nymex division Brent contract, which started trading six days before the attack.

“I stood next to him in the ring for seven years,” said Mark Curran, a gold trader, who until last spring also worked for Carr Futures. “He fought hard for customers—he worked relentlessly to build a customer base. He was excited about trading the new Brent contract.”

Joseph first came to the trading floor in 1988, went to work for Dean Witter in 1990 and became a member of Comex in 1993.

He lived with his family in Ridgefield, Conn., where he and his wife purchased a house as a “fixer-upper,” transforming it to their dream house. He was a devoted family man who loved crossword puzzles, especially *The New York Times* crossword, and was a die-hard fan of the Cleveland Indians and Browns.

He is survived by his wife, Mary Jean, and his children Jack, seven; Katherine, five; Grace, four; and Michael, one.

Excerpted from a memorial published by Nymex.

Joseph Holland

Joseph Holland could always poke fun at his life. He would be the first one to joke about his golf scores, his in-laws and his newborn boy. And his zingers, delivered just right, were a constant source of laughter for his family and friends. “He could get everybody to laugh,” said his mother-in-law, Ellen Mahoney. “He was insightful and quick-witted.”

Joseph, 32, started working in finance after college, and later became a floor broker for Carr Futures, trading crude oil and natural gas. He lived with his wife, Kathy, and their son, Joseph IV, in Glen Rock, N.J.

Though Joseph saw humor in most things, he was serious about being a father. He was in the delivery room when his son was born on Sept. 1, and even cut the umbilical cord himself. He could not wait to pass out cigars to his co-workers. “He was really looking forward to being a dad,” said his mother-in-law.

Sept. 11 was his first day back at work from paternity leave.

Excerpted from the New York Times, with additional details from Nymex.

Robert Hussa

Robert Hussa’s hobbies eventually became his family’s hobbies. He took up golf and got his oldest son, Robert Jr., hooked. His wife, Kathryn, was taking lessons, too. And though his youngest son, Thomas, did not play golf, Robert managed to interest him in skiing and riding mountain bikes. Those were his hobbies, too. “Every season, there were different activities,” said Kathryn Hussa. “We were rarely home.”

Robert, 51, a senior vice president at Carr Futures, shared more than just his hobbies with his family. He believed in honesty and integrity, and stressed the importance of those values to his children. “He led by example,” said Robert Jr. The weekend before the World Trade Center attack, Robert joined Thomas and his friends for a barbecue at the family’s home in Roslyn, N.Y. The next day, he rounded up Robert Jr. for an outing to a Jets game at the Meadowlands. “He was very content with his work and his family,” said his wife. “He had a life that was full.”

Robert joined Comex in 1982 and was a member until 1998. He served on the Comex board of governors and represented that exchange in the negotiations that led to the Nymex/Comex merger in 1994.

Excerpted from the New York Times, with additional details from Nymex.

Joseph Kellett

Joseph Kellett, 37, of Carr Futures, had been a crude oil broker since February, and had a number of years of experience working on the trading floor as a clerk, first for Dean Witter, and then for Carr, said William Creagh, a floor clerk with ARB Oil. Creagh, who grew up with Kellett in the Inwood section of Manhattan, helped his friend get the clerk’s position on the Nymex floor with Dean Witter.

“He was always late for everything,” said Creagh. “We were always waiting for him our whole lives. Why did he have to be on time for that meeting?”

Joseph lived in Riverdale, N.Y., with his family, which was the most important thing in his life. He was described as a “family man” and “happy-go-lucky” by Peter Becker, floor manager for Carr Futures. He is survived by his wife, Patricia; his daughters, Julie Anne and Cameron Marie; and his parents, Anne and David.

Excerpted from a memorial published by Nymex.

Taimour Khan

As a child in Woodbury, N.Y., Taimour Khan doggedly practiced his BMX bike tricks until he could balance on his front tire, on his back tire, and even essay long bunny hops. One day he raced his brother Shaan so fiercely down Fairbanks Boulevard that their pedals tangled, they crashed, and went flying “for 20 yards,” Shaan said. Later, although Taimour weighed but 150 pounds and stood 5 feet 11 inches tall, his determination propelled him to the captaincy of the Syosset High School football team and a celebrated 90-yard touchdown run. It was this drive that made Khan, 29, a commodity futures trader at Carr Futures, heading his own desk on the 90th floor of One World Trade Center.

Excerpted from the New York Times.

Glenn Kirwin

Glenn Kirwin was fit. Triathlon fit.

Over the years, he competed in a number of triathlons, and though he stopped the endurance events after the children arrived, he kept himself in enviable shape. “He was a fitness freak,” said his wife, Joan. “He did 50-mile bicycle rides.” When they were dating, she tried to keep up, but it was hopeless. “I once did 30 miles with him,” she said, “but I couldn’t sit for a week.”

Glenn, 40, lived in Scarsdale, N.Y., and was up at 5:15 in the morning to catch the 6:30 train to New York, where he was the head of product development at the eSpeed division of Cantor Fitzgerald.

It was usually eight at night when he arrived home. It was his practice, though, to always do something with the children, Miles, 10, and Troy, seven, before they went to bed. He would read them a story or play checkers or engage in a game of Go Fish. Sometimes they would go outside and play catch or shoot baskets.

On weekends, he would take the boys golfing with him, even if that meant they did little more than steer the cart. Miles had gotten into running, and Glenn would take him jogging for three or four miles.

In mid-October, Miles came home from school beaming. There had been a mile run that day as part of the National Physical Fitness

Remembering September 11

Award program. Miles told his mother that he had finished first among the fifth graders. Joan said to him, “Well, Daddy was up there watching you and rooting for you.”

Excerpted from the New York Times.

Karen Joyce Klitzman

At 38, Karen Joyce Klitzman had seen more of the world than any 10 people do in a lifetime. After Princeton, she taught for several years in Macao, near Hong Kong. Living in a house wedged between a pig farm and a brothel, she escaped to Hong Kong on the weekends. Then she taught English in Beijing, where she lived in a hovel with a suspicious landlady, and where a bicycle ride to the public bathhouse was a luxury. “It was a completely exotic environment,” said Joan Klitzman, her mother. “So far removed from the Upper West Side, where we lived.”

After graduating from the Columbia University School of International Affairs and Public Policy, she began working at the New York Mercantile Exchange. An energy specialist, she traveled in Siberia and throughout the Middle East. Recently, she started at eSpeed, a division of Cantor Fitzgerald.

She was quick-witted and played a crackerjack tennis game, said Donna, her twin sister, a New Jersey doctor. “Like having a built-in best friend.”

“Karen worked for me for 12 years,” said Robert Levin, senior vice president of planning and development at Nymex. “Karen absolutely loved work, and she showed that with a commitment level that may not have been matched by anybody else.”

“She was bright and energetic and incurably curious,” Levin said, “which is probably what motivated her to work so hard.”

Postscript: Her family and other donors established a fellowship fund in her name at Columbia University’s School of International and Public Affairs. Income from the fund provides support to a student at SIPA devoted to study of the elimination of terrorism and the resolution of conflict.

Excerpted from the New York Times, with additional details from Nymex and Columbia University.

Andrew Lacorte

Andrew LaCorte, 61, was never married. But there was a woman and there were children whom he loved. “He loved Barbra Streisand,” said Joanne Fletcher, his younger sister. “Barbra Streisand was his girl. And my children were very close to him. They were just like Andrew’s children.”

Andrew had about 20 CD’s of Streisand, which he played over and over. And for as long as his nieces and nephews can remember, Andrew, a trader at Carr Futures, was a fixture at family parties—on Thanksgiving, Christmas, Easter, Fourth of July, Labor Day and birthdays.

“He always made one thing,” said Randi Fletcher, an 18-year-old niece. “He made a salad. Olives, artichokes, peppers and anchovies. The Italian kind that grandma used to make. He never cooked anything else.”

And he did not shop much, either, so he gave the kids money as gifts for special occasions—“\$100 for graduations and \$50 for

birthdays,” Randi Fletcher said. “He was really really funny. He was witty,” she added. “For instance, when someone died and we were really sad, he would pop up with something and make us all laugh.”

She said the Fetters could use Andrew right about now.

Excerpted from the New York Times.

Adriana Legro

On Super Bowl Sunday, Adriana Legro ran a five-kilometer race in Central Park. It was her first time out with the New York Road Runners Club, but those who knew her never had any doubts that she would finish. She did, of course.

The youngest of four children of Colombian immigrants, Adriana, 32, was known as the achiever in the family, the one who had accomplished the most in the shortest time. She was the only one of her siblings born here, and the only one to graduate from college. “She was strong-willed,” said her sister, Maria. “She was really determined to make something of her life.”

Adriana worked as an institutional sales broker at Carr Futures. She lived in Elmhurst, Queens, with her 92-year-old grandmother, Beatriz Molina, and her Pekingese, named Lucky. Her mother had died when she was a teenager, and she often turned to her grandmother for advice. “I know she talked about getting her own place and leaving the nest,” her sister said. “But she never did.”

Excerpted from the New York Times.

Neil Leavy

Neil Leavy, 34, held a variety of positions on the trading floor, but left the exchange in 1998 to join the New York City Fire Department. “Because of the tradition in his family, he always wanted to be a firefighter,” said cousin Michael Leavy, a retired firefighter. He was assigned to Engine 217 in the Bedford-Stuyvesant area of Brooklyn. His last radio contact came from the lobby of Two World Trade Center, the south tower, where he was headed toward the stairwell to help rescue victims before the building collapsed. Five days later, they pulled his body from the rubble.

During his time at the exchange, he was a price reporter for Nymex for about a year and a half until early 1993, then took a job on the floor as a clerk, and later became a Comex division broker in 1996.

“He was a down to earth guy,” said Frank LaPietra, who works on the corrections desk on the Nymex division floor.

He is survived by his father John, a retired police officer from the 122nd Precinct, his mother Ann, and his brother Mark.

Excerpted from a memorial published by Nymex, with additional details from Associated Press and Newsday.

Diane Lipari

Diane Lipari had a sustaining relationship with joy: she ate it for breakfast and served it to others for lunch. Her knack for drawing out the best in even the most difficult people allowed her to say something good about everyone. Her friends teased that when she woke in the morning, birds chirped around her. When Ed Tighe, her husband, asked what kind of golf clubs she wanted for her 42nd birthday this summer, she replied merrily, “They just have to be pretty.”

The small gesture was unknown: when her niece had a school dance, Diane, a commodities trader for Carr Futures, bought a half-dozen pairs of shoes for the teenager to select from. Tighe said the couple, married only since 1999, felt grateful to have found each other. “We traveled a lot for business and the last thing we always said to each other was, ‘Nothing left unsaid.’”

Excerpted from the New York Times.

Harold Lizcano

On Sept. 11, Harold Lizcano kissed his new wife goodbye. Then, he looked back, turned around and kissed her again. That night, when Harold didn't return to their East Elmhurst apartment, his wife, Emily, thought of that unexpected second kiss as a last gift.

But weeks later, she opened his American Express bill and saw a single charge from the Shubert Theater. It was for two tickets for the musical “Chicago.” She called the box office.

“When the guy said it was for Nov. 4, I yelled out, ‘That’s my birthday!’” said Emily, who plans to attend with her father.

Harold, 31, was an accountant for Carr Futures on the 92nd floor of Tower One. Last week, DNA tests confirmed his death in the attack.

“It felt like Sept. 11 all over again,” his wife said. Then she felt thankful. “I’d prefer to go through this pain than for him to be in my shoes...I don’t think he would be able to handle it.”

She had always been the stronger of the two. As one of five kids, she had constant family support. Harold, a Queens native, was raised by his mother.

In spite of their differences, the couple, who were friends for three years after meeting at work, fell in love. “He was so pure and honest and loving, there was never any malicious intent at all,” she said.

They had a June wedding, a Hawaiian honeymoon and deep spirituality. Raised in the Catholic Church, Harold was described as a true gentleman. Though he didn't like to send flowers—they die too quickly, he said—three weeks before their wedding, a dozen of the biggest, reddest and most rare roses, arrived at his wife's desk. “He had researched the best roses,” she said. And on their wedding day, he sent them again with a note that read, “I’ll be waiting at the altar.”

At first Emily prayed for her husband to be alive. Then she prayed rescuers would find his remains. Last week, she planned a memorial for tomorrow. “I wanted everything to be perfect,” she said. “The perfect casket, the perfect place...everything he deserved.” And that, she said, is her final gift to him.

Excerpted from Newsday.

Debra M. Mannetta

Debbie and Kenny Mannetta had what they wanted. Their only aspiration was to keep it. “We had both lost parents,” said Kenny, a police sergeant on the Upper West Side. “We wanted to see our children grow up.”

Their home was a brown Cape in Islip, on Long Island, where they strolled after dinner with one-year-old Ashley and three-year-old Jessica. Since Debbie was working part time at Carr Futures, they arranged their schedules so one or the other was home with the girls. Every summer, they vacationed at a lakeside family camp in

New Hampshire. “People asked: ‘Why go to New Hampshire every year?’ ‘Why go to the same restaurant?’” he said. “Because we knew what we liked and did it.”

Both were unabashedly sentimental, becoming weepy at the sight of Jessica at nursery school or their hundredth viewing of On Golden Pond. “We’re here today, together,” Kenny said. “We knew what was important. Until Sept. 11 turned my home into a house.”

Debra Mannetta returned to work in the spring of 2001 as her second daughter neared her first birthday. She wasn't supposed to be there when the planes hit on 9/11, but had switched her schedule so she could take Jessica to her first day of nursery school.

Postscript: After his wife's death, Kenneth, a New York City police sergeant, left his job to take care of the girls, now 13 and 11. “It was novel for me being a full-time mom and dad,” he said in an interview with Newsday. “It was a lot and it still is. We still have our challenges but we take everything day by day and don't try to look too far into the future.”

Excerpted from the New York Times, with additional details from Newsday.

James J. McAlary Jr.

James McAlary was always a civic-minded sort of guy and a natural leader. A transplant from Upper Manhattan, he coached his kids' sports teams in Spring Lake Heights, N.J., and led trips to the Bronx Zoo. “If he was in charge, you felt safe,” said his wife, Jeanne. “If Jimmy Mac said ‘Let’s go to Afghanistan,’ you’d go.”

James, 42, a heating-oil trader at Carr Futures, was immersed in the life of his small town. In the summer, he would go from work straight to the town pool, changing from suit to swim trunks in the locker room and launching his 6-foot, 4-inch self into the water with a mighty cannonball. “All the kids would wait for James to show up on the diving board,” his wife said.

When he considered running for the school board awhile back, she said he did so for selfless reasons. “Jimmy said to me, ‘When I was a young kid, I lived in Washington Heights and a lot of people did a lot of things for me they didn't have to do. They opened the gym at night, they coached baseball, they led the Boy Scouts and they made a big difference in my life. I have an opportunity now to help not just our own children but all the kids in our neighborhood.’”

Excerpted from the New York Times.

Michael Desmond McCarthy

Michael McCarthy, as he was known to his colleagues, was the tough, competitive trader, at 33 an assistant vice president at Carr Futures who worked from 2 a.m. to 10 a.m., following the London exchanges.

But his family always called him Desmond. Desmond was the happy-go-lucky rugby player who liked a pint and a good tale to chase it. He was a big talker, speaking heatedly about history and politics, or dazzling them with his high-flying deals in Nice and Monaco. “He would try to explain what he did in the business world, but we never did catch on,” his father, Bill McCarthy, said.

To his parents, first- and second-generation Irish immigrants, Desmond was the epitome of New World success. You could see Ellis Island and the Statue of Liberty from his 27th-floor apartment in

Remembering September 11

Battery Park City. When he worked in London, he thought nothing of flying home for the night for a family wedding, or to celebrate St. Patrick's Day in Manhattan.

And though Desmond had been commitment-phobic, he seemed serious about the latest girlfriend he took home to Huntington, N.Y. "We were looking forward to watching Desmond move through life," his father said. "Now, every morning hurts. But we love talking about him. It's a way of honoring him."

Excerpted from the New York Times.

Mark Ryan McGinly

From his days in high school in Vienna, Va., Mark Ryan McGinly had eyes only for New York City. He told anyone who would listen that one day, he was going to live and play in Manhattan. And Mark, a 26-year-old trader for Carr Futures, wound up living in the heart of the city, on the Upper West Side in a little apartment on 68th Street, near Columbus Avenue. It was the life he dreamed of—no need for a car, a party on every corner and a job with overnight hours that came with one irresistible perk: He could work and watch the 11 p.m. edition of *SportsCenter* without interruption.

"I'd call him every Monday morning to make sure he made it through the weekend," said Mark's best friend from high school, Brian Cramp. "He loved that he was in a city where he could be out until four or five in the morning doing whatever. The only thing he didn't like was Times Square."

At a recent memorial service planned for 500 relatives and friends, 1,500 people from around the world came to celebrate his life and say goodbye. It's something his family and Cramp are still waiting to do. "There is no closure yet," Cramp said. "He was on the 92nd floor, where the plane hit directly. It would help if they could somehow find his body. But I think we'd be happy just knowing that he didn't suffer, that when the plane hit it took him out in a matter of seconds."

Excerpted from the New York Times.

Thomas H. McGinnis

After Thomas McGinnis and his wife, Iliana, scrimped, saved and bought their dream house in Oakland, N.J., in 1999, he left the decorating details to her, all except for the entertainment center. That demanded extensive research, his specialty, and he ended up with a wide-screen television with reception sufficient to zero in on practically every sporting event in the world. Besides loving sports, especially Rangers hockey, Thomas, 41, was a voracious reader: he scoured five newspapers a day, a habit that met with disbelief from his fellow brokers at Carr Futures.

"He read everything," said his wife. "If he wanted to know more about Ben Franklin, he'd pick up four books and read them all."

A city kid, he thrilled to the rhythms of suburbia: the new house; Havana, the golden retriever; and his daughter Caitlin, at four a seasoned traveler who accompanied her parents on business trips to Europe and made yearly visits to Disney World. On her first, when she was just starting to toddle, she walked hand-in-hand with Snow White in the Halloween Parade and Thomas proudly recorded every step on his video camera. They planned another Disney visit for

next month, with Caitlin dressed as Sleeping Beauty. "I think he would want us to still go," said Iliana. "We'll see."

Excerpted from the New York Times.

Damian Meehan

This summer, Damian Meehan celebrated a milestone best appreciated by other rookie golfers struggling for some semblance of par: he finally broke 100. And his foursome included three of his six brothers, so the feat did not pass unverified. Several brotherly beers were shared that day, recalled his brother Michael. The Meehan boys had played Gaelic football since childhood, but recently five of them took up golf and made a habit of getting away for a weekly game, followed by a nice dinner and animated reminiscences.

Damian, 32, was the baby of the brothers. As they grew up in the Inwood neighborhood of Manhattan, they bossed him unmercifully, but he took it in stride. Last year the brothers pitched in and completely renovated the house he shared in Glen Rock, N.J., with his wife, Joanne, and their 18-month-old son. Another baby is on the way.

In a family of police officers and firefighters, he was the quiet and serious brother, the only one of his nine siblings to wind up on Wall Street. He was an up-and-coming trader at Carr Futures, and he loved his job all the more, said his brother Michael, because so many of his bosses and co-workers were from the old neighborhood. "Everything with us," he said, "is family."

Excerpted from the New York Times.

Yvette Nicole Moreno

Yvette Nicole Moreno, 24, was a gawky junior high school student when she was paired with a Big Sister, who volunteered to take her on outings to the beach, the ballet or the mall. The match was perfect. Joanne Alicea, 41, had also grown up in a single-parent home, went to Roman Catholic schools and lived in Pelham Bay Park in the Bronx.

For four years, the two saw each other at least every other weekend. They got to know each other's friends and family. And long after the formal relationship was over, they stayed in touch.

Over the summer, Joanne joined Yvette and her mother for dinner at Cabana, at the South Street Seaport. Yvette was bubbling with news. She was working as a receptionist at Carr Futures, in the World Trade Center, and finishing college part time. She was dressed like the successful professional she was becoming, made-up and manicured. She was thinking about buying a car. "She was doing everything she set out to do," Yvette said.

After the trade center attack, Joanne visited her friend's mother with condolences. There was a shiny Mitsubishi outside, so new it still had temporary plates and that leathery smell. Yvette's 21-year-old brother was desperately, hopefully, polishing the chrome.

Excerpted from the New York Times.

Mark Motroni

Mark Motroni took a ribbing for the protective goggles he wore over his glasses when he showed up at the community courts to shoot hoops with his sons, but that did not stop kids from wanting

the elder statesman on their team.

Same thing happened on the baseball diamond. When his son, Christopher, 23, was looking for a pitcher to fill in last summer in Central Park, he tapped his 57-year-old dad, a broker-trader at Carr Futures. They won; Mark went 2-for-3 at the plate.

Whatever he did—trading crude oil options at the Mercantile Exchange, singing and touring with a busy salsa band, Orquesta Novel, or playing ball with his three sons, all of whom followed him to Wall Street jobs—Mark put his heart into it.

Mark, who arrived from Cuba when he was 12 knowing no English, felt blessed for the chance to reinvent himself in the United States. He went to Mass every morning before hitting the trading pit. His presence Sept. 11 at Carr's 92nd floor office was a fluke: he was there for a twice-a-year meeting.

"He came here with nothing and he turned himself into everything," said Christopher, who lives at home with his parents in Fort Lee, N.J. "Every day after work he'd come up to my room and ask what I learned today."

Mark joined Nymex in 1982 and Comex in 1985. He was vice chairman of the Latin American advisory committee, a former exchange board member, and a former chairman of the options advisory committee.

Mark traveled to Brazil in 2000 on behalf of the exchange. "Going with him to Brazil was a joy," said exchange board member George Gero. "With his Spanish and my Portuguese, we did very well."

Mark's son, George, is a clerk on the floor for SCS Commodities. He is also survived by his wife, Emily, and two other sons, Christopher and Mark.

Excerpted from the New York Times, with additional details from Nymex.

David W. Nelson

David Nelson was a maverick and an iconoclast in the best way, friends and family say. He was also intellectually and emotionally adventurous. "You don't have to have just one career in your life," he once told his mother, Betty. And he didn't.

Most recently, David, 50, was a senior vice president at Carr Futures. But high finance was not always in the cards for David, who lived in Park Slope, Brooklyn, with his wife and two children. After graduating from Johns Hopkins in 1973, he became a social worker in Baltimore. He quit a year later after an alarming accident.

"He was shot in both legs as he stepped out of a phone booth," David said. "He was looking up an address for his next client, but someone must have thought he was reporting a drug deal."

He fully recovered from his wounds, but decided to move to Boston, where he tended bar and tried to earn a living playing the French horn. "By 1980, he realized that the demand for French horn players was far smaller than the supply," David said. He then went to work for his father at Clayton Brokerage, a commodity brokerage in Clayton, Mo., eventually making his way to Wall Street.

He landed at Dean Witter in about 1982, and became a Comex member in 1988, although he did not trade in the ring.

Excerpted from the New York Times, with additional details from Nymex.

Daniela Notaro

Daniela Notaro was a receptionist and secretary with Carr Futures and worked on the 92nd floor of the World Trade Center in a job she held for about five years. She lived with her parents in Bensonhurst, Brooklyn, and had an older sister, Rosaria, and a boyfriend of several years.

"She was full of life," said her father, Carlo Notaro. "It was a very simple, normal, peaceful and joyful life." Carlo, 25, took a vacation in August to the Bahamas, and her favorite holiday was Christmas. "She would wrap gifts for friends, for everybody in the family," he said.

And she was a perfectionist, particularly at the office, where her good manners and character made her a valuable worker. "She used to like to go to work," her father said. "Every morning she would get up very early, and never be late. If she would be late, maybe she would've saved herself."

"But she was never late. They took my life away."

Excerpted from the New York Times.

Jeffrey Nussbaum

Jeffrey Nussbaum's friends called him the Mayor of the Hamptons. After 10 or 12 summers there, he knew more people than many meet in a lifetime. "If there were 300 people in a bar," said Arline Nussbaum, his mother, "he knew 200." Friends say he liked to get one group together with another—and then introduce the combined group to a third. Given another 10 or 15 years, he might well have managed to introduce one half of the Hamptons to the other.

A trader at Carr Futures, he was a big man—6-foot-4, 230 pounds. His talent—besides making friends—was sports with balls. "Basketball, baseball," said Melissa Brunschwig, his sister. "Tennis, golf. Give him any kind of ball, he was good. It sickened his friends."

A die-hard New Yorker, Jeffrey, 37, played ball with teams in city parks. Afterward, he went to bars, restaurants, club—anyplace where people mingled. "He was really, really social," said his sister. "We were shopping together in Secaucus. We went to two stores and he met people he knew in each. Everywhere he went—everywhere—he knew people. And if he didn't, he'd meet them."

Excerpted from the New York Times.

Edward Oliver

Sheryl Budke of Cincinnati had no intention of trying to meet a guy when she and her sister went to Daytona Beach on vacation, but two grandfatherly men kept nagging them, so Sheryl finally took a walk on the beach with Edward Oliver, from Staten Island. They knew by the next day that they would marry, and they kept the romance going long-distance for two years. They were married for seven.

Edward, 31, lived in Jackson, N.J., and was a floor broker for Carr Futures, trading natural gas. He had a two and a half-year-old daughter, Emily, and a four-month-old son, Eddie. He loved golf and "The Honeymooners" and, most of all, sitting on the couch with Emily, eating reduced fat Cheez-Its. (He was careful about his health.)

Remembering September 11

His offices were at the New York Mercantile Exchange building, but on Sept. 11, he had an early meeting at the main office in the World Trade Center.

She received an odd phone call that morning, in which her husband's phone number came up on caller ID but she did not hear his voice. She did not begin to worry, however, until her sister-in-law called.

"I said, 'Oh, but he had a meeting,'" Sheryl said. "Then I ran upstairs and looked in his nightstand drawer and found a business card that said, 'One World Trade Center, 96th floor.' I thought I would die.

"The struggle we did to stay together for two years, and this is all we get," she said. "It's just not fair."

In the aftermath of the attacks, Edward's fellow floor brokers organized a four-day college hockey tournament in his honor. Eight teams competed and New Jersey Devils defenseman Ken Daneyko provided autographed hockey sticks for a raffle. The tournament raised \$25,000, most of it from Nymex members, for his family.

Excerpted from the New York Times, with additional details from Nymex.

Emilio "Pete" Ortiz

Emilio Ortiz's mother-in-law had bought a step-climbing machine to shed some pounds, and she was frustrated because it wouldn't help her sweat.

Emilio, 38, jumped on it to show her how it was done, and when she was not looking, he sprayed his face, chest and back with water to create a fake sweat.

She got on the machine again and again, and he repeated the joke, pretending he hyperventilated because of the strong workout. When she realized what was happening, it was too late, because she was already sweating from the extra effort he had coaxed from her.

"He was such a prankster," recalled his wife of three years, Wanda. "He was always making my mother and brothers laugh. ... He was a generous soul with himself. He didn't hold himself back."

Emilio, a cheerful guy who christened himself DJ Pete, also had a serious and responsible side to him, which led to his job as clearing supervisor for Carr Futures, a brokerage firm at the World Trade Center.

Emilio grew up in the Williamsburg and South Side sections of Brooklyn. After one year of college, he opted to work, and got his first job, more than 10 years ago, at the World Trade Center.

He was first hired by Klein and Co., a family-owned medical insurance firm that eventually closed. There he learned the day-to-day work of the company's accounting office, positioning himself for the job he held at Carr.

When his wife met him more than a decade ago, Emilio was saving his nights for his other passion, popular music. He was a DJ at Teddy's Bar on the North Side section of Brooklyn. They became friends and started dating. The wedding proposal came on Valentine's Day 1995 in the form of another joke.

A nervous Emilio gave his love speech in front of friends and relatives and handed Wanda a box containing a fake diamond ring. But the joke was on him—she was so overwhelmed by her emotions that the prank did not register. She thought the ring was beautiful and said yes. Then he pulled out the real thing, a ring with a mar-

quise stone that she had wanted.

The wedding followed in 1998. "I should probably have married him sooner," his wife said.

When he learned that his wife was pregnant, Emilio told his mother-in-law, María Rodríguez, that he was praying for a daughter. "He asked for one and God gave him two," said Maria, of the Greenpoint section of Brooklyn. Every night, he played with his daughters, Emily and Amanda, carrying one at a time because he was afraid he might drop one of them.

"I am in pain, full of rage and suffering," Maria said, "because a lot of good people like him died with the attacks."

Excerpted from Newsday.

Robert William O'Shea

Robert O'Shea, 47, a senior crude oil broker and assistant vice president for Carr Futures, became a Nymex member in 1990. He was a member of the crude oil advisory committee and, in previous years, served on the floor committee.

Robert was one of a group of floor brokers and clerks who grew up together in the Inwood section of Manhattan, said crude oil trader Howard Hopkins, who was O'Shea's childhood friend.

"We both had jobs as runners and clerks with Thompson McKinnon serving all the exchanges at Four World Trade Center," Hopkins said. He said that Robert later went to Dean Witter (whose futures operation was subsequently taken over by Carr), where he eventually became a broker on the exchange.

"He loved the competition of the trading floor and the camaraderie. He would do anything he could to help a friend. He loved life," Hopkins said of his friend.

Robert lived in Spring Lake Heights, N.J., and was an avid sports fan. He is survived by his wife, Barbara.

Excerpted from a memorial published by Nymex.

Patrick J. O'Shea

Patrick O'Shea, 45, of Farmingdale, New York, was first vice president of Carr Futures, where he supervised floor operations on the Nymex and the New York Board of Trade. A Comex division member since 1994, he served on numerous exchange committees, including arbitration, Comex division Rules, futures commission merchant advisory, government relations, membership, and technology.

"This is a great personal loss," said George Gero, a member of the Nymex board.

O'Shea was also a member of the board of directors of the Commodity Floor Brokers and Traders Association and the FIA Futures Services Division. "He was a big proponent of all the exchanges being together under one roof," Gero said. He added that O'Shea was also a director of Futures and Options for Kids to which he generously donated his time.

O'Shea is survived by his wife, Sheila; his children, Patrick Jr., 13, and Megan, 10; his mother Eileen; and his brother, Timothy Jr.

Excerpted from a memorial published by Nymex.

Jim Paul

Jim Paul, an accomplished 31-year veteran of the futures industry, was a senior vice president of Carr Futures and manager of the firm's energy group, where he was responsible for an institutional sales and floor staff of about 40 people.

Paul also served on the marketing and futures commission merchant committees of Nymex. He co-authored a book on futures trading, *What I Learned Losing a Million Dollars*, and wrote and starred in the Chicago Mercantile Exchange's training film for traders, *Be the Master of Destiny*.

"He was renowned throughout the industry as someone you could count on. He had legions of friends," said John Damgard, president of the Futures Industry Association.

Paul, 58, described himself as being "from the old school." He was in a staff meeting on the 92nd floor of the north tower when the plane hit.

"He was hard-working," said Thomas LaSala, Nymex vice president of compliance. "If he wanted your business, he'd call you 500 times, but it was done in a nice way and you couldn't get angry."

During his career, Paul held positions as a retail broker, branch manager, floor trader, and traded for his own account. He spent eight years on the CME trading floor, and joined Dean Witter in 1986. He was first vice president and manager of the firm's energy futures group when it was acquired by Carr in 1997 after the merger of Dean Witter and Morgan Stanley.

"He was a good boss. His approach was, 'if it's not broken, don't fix it.' He let us do our jobs," said Peter Becker, who manages the Nymex division floor crew for Carr. "It's ironic this happened on the day he called a meeting, because he hated meetings."

Excerpted from a memorial published by Nymex, with additional details from the Chicago Tribune.

Edward J. Perrotta

Ever since he was a child, Edward Perrotta could make things grow. Money, specifically. And plants.

As an 8-year-old, Eddie lent Laura, his sister, money with interest. Once, he gave her change to buy ice cream in exchange for a 1935 silver dollar she had been given as a baby. (His mother made him return it.)

He started his Wall Street career as a money broker and ended it managing the energy desk at Cantor Fitzgerald.

"He liked to make money, and he was good at it," Laura Perrotta said. "It wasn't so much the amount of money as it was the thrill of acquiring it."

A recently remarried father of two teenagers, Edward, 43, spent his weekends fishing with his brothers, nurturing a shared dream that they would one day catch a 50-pound striped bass.

He inherited his mother's love for gardens, doting on the one at his home in Mount Sinai, on Long Island, and the one at her grave, which he would visit every weekend, planting mums in the fall, tulip bulbs in the spring, impatiens in the summer.

"He loved beautiful things," said his wife, Josephine.

Excerpted from the New York Times.

Mark Petrocelli

Mark Petrocelli toyed with the idea of becoming a guidance counselor, a teacher or a firefighter like his father. But he got hooked by the hurly-burly of the commodities trading floor and chose a raucous occupation that members of his close-knit circle in Staten Island say seemed out of character for a kindhearted man who loved entertaining his friends and family. "People would say, 'I can't believe that's what he does for a living,'" said his wife, Nicole.

After six years as a phone clerk delivering orders to the brokers in the pit, Mark, who was two days short of his 29th birthday, had finally become a broker himself, starting in his new position just days before the attack.

The Petrocellis normally had breakfast together before he left for work at the World Financial Center, where his job with Carr Futures was based. But on Sept. 10, Mark told his wife that he planned to leave the house at 6:30 a.m. the next morning to go to the World Trade Center. It was his first brokers' meeting, he said, and he did not want to be late.

He survived by his wife, Nicole; his father, Albert, a battalion chief of the New York City Fire Department; and his brother, Albert, Jr., a fireman with Ladder 105 in Brooklyn. On the day of the disaster, his father and brother raced to the scene, although they did not know that Mark was in the building.

Excerpted from the New York Times, with additional details from Nymex.

Peter F. Raimondi

The day after Thanksgiving, Peter Raimondi would always put up the family's Christmas tree, and by the weekend he had turned his attention to his mother.

"Mama, put the hot chocolate on and play the Christmas music," said his mother, Candida Raimondi, recalling his words. "He was always trying to make life special for everyone."

Whether it was his open-door policy as first vice president of Carr Futures on the 92nd floor of One World Trade Center, games of basketball and chess with his sons or home decorating with his wife, "Everybody was a priority to him," said his wife, Lenore. The 46-year-old father of two didn't just take the family on vacation, she said. He would do exhaustive research for the trip and serve as tour guide.

Above all, he believed in taking life in stride, and he made a plaque for the refrigerator with this motto: "It Doesn't Really Matter." When last heard from, he was stuck in a trade center elevator. "Anytime I worry about anything now, I look at the refrigerator," his wife said. "That's helped get me through."

Excerpted from the New York Times.

John Resta and Sylvia San Pio Resta

The marriage proposal was famous in the Resta family. John Resta already had a reputation as a hopeless romantic, relatives said, but on this one he outdid even himself.

John and his wife, Sylvia SanPio Resta, had traveled to Florida several times, and there she found a seafood restaurant that she adored. So on the day he was to propose, he took the day off work.

Remembering September 11

He had a meal—lobster and other dishes—and menus flown into New York City from the restaurant. He rented a tuxedo, a top hat and a cane, and spent the day setting up their apartment in Bayside, Queens, with candles, a fancy tablecloth and flowers.

Needless to say, the answer was yes, and they were married in the summer of 2000. When the two—both traders for Carr Futures—were killed in the Sept. 11 terrorist attack, she was seven months pregnant with their first child.

John, 40, adored children, said his sister Chris Mazzeo, and he was obsessed with his wife's pregnancy, voraciously reading every childbirth book he could get his hands on and doting on her constantly. His cousin Kenneth Bynoe said that as soon as John met Sylvia, 26, he was so smitten that he could not stop talking about her, especially about her habit of reading cookbooks on the train, from cover to cover, as if they were novels.

Sylvia was artistic, yet she had a mind for numbers, said her sister Martiza Mure. In college, she majored in both mathematics and ceramics, and she had recently inspired her husband to take up oil painting.

Sylvia's sisters, who were planning her baby shower when she was killed, said that when they planned her memorial service, they chose the theme song "In the Arms of an Angel."

John Resta was a member of the FIA Futures Services Division.

Excerpted from the New York Times.

David Rivers

At a movie party in TriBeCa 18 years ago, Ricky Vider Rivers met her future husband, David, a newcomer to New York by way of Massachusetts. Within three weeks, the two had moved in; they'd been together since.

"He was my soul mate, my best friend, my everything," said Ricky, a fashion editor. "And I can't believe we won't see him again."

David, 40, was editorial director at Risk Waters Group, a financial technology company that was sponsoring a conference at Windows on The World on Sept. 11. After the first plane hit, he called his wife, who had forgotten that he was in the building. "I'm just hoping he was calm in that storm, standing there on the top of the building," she said.

Last weekend, the family held a memorial service for David on Martha's Vineyard, a treasured place where he spent summers as a boy and later as a husband and father. "We put a box in the ground with a key to the beach in it," Ricky said. "Because that's all we have left."

She continued: "Our son James, who is five years old, asks 'Why did Daddy have to be there that day?' And I can't answer him."

Excerpted from the New York Times.

Daniel and Joseph Shea

For a time, Daniel James Shea would not work at Cantor Fitzgerald. His older brother, Joseph Patrick Shea, was pretty high up there, and he did not want anyone to think he had zipped in on his brother's coattails. Then he relented.

Joseph, 47, a senior managing director, was on the 105th floor of the first building to be hit. Daniel, 37, was on the 104th. At home

in Pelham, N.Y., seven children are without fathers.

Three thousand people turned out for the brothers' joint funeral service at St. Ignatius Loyola Church in Manhattan. One reason, perhaps, was the brothers' generosity. Joseph donated generously to the hockey team of his alma mater, Georgetown University, and coached local youth hockey and baseball tea

When three New York City firefighters were killed on the job this past Father's Day, Daniel contributed his day's commissions to their families and persuaded other men on his floor to do the same. They raised \$15,000.

"Cantor set up at the Pierre and the F.B.I. guy told us no one above the plane would have lived," said their sister, referring to a family service center the company had set up at the hotel after the attack.

"They were all alive for a while. Danny didn't have his cell, but his friend Tommy did. They couldn't call out, but when Tommy's girlfriend called, Danny said, 'Call my wife and tell her how much I love her.' Joseph called his wife and said, 'A plane just hit the building.' She said, 'What about Danny?' He said, 'I'm just going down to find him.'"

Excerpted from the New York Times.

Michael J. Simon

These are the totems Michael Simon's three young children decided to place alongside an urn containing ashes from the World Trade Center at the memorial service for their father, an energy broker for Cantor Fitzgerald:

A bathing suit and a bicycle helmet worn by Tyler during lessons from Dad that helped him master swimming and cycling; a softball trophy won by his daughter, Brittany; and the favorite golf club, a driver with accurate aim, which he used on outings with Michael Jr.

Their father was a sportsman whose passions rubbed off on them; though lacrosse and hockey had been Michael's activities in college, and golf and tennis were his weekend-warrior pursuits after graduating to Wall Street, he set aside time to coach the soccer teams of all three children, and a fourth squad.

No wonder 1,100 mourners showed up at his memorial.

His dream was to start a lacrosse league in Harrington Park, N.J., where he and his wife, Eileen, bought a house 13 years ago. He had not yet made it come true, but he was only 40; he imagined he would get around to it.

"He lived life with no regrets," his wife said.

Excerpted from the New York Times.

Lonny J. Stone

Sometimes, Lonny Stone's family would lie on top of one another to make a hamburger. Lonny, at the bottom, was half the bun.

His sons, Joshua, nine, and Alex, 12, were the meat and the pickle. His wife, Stacey, was the top of the bun, and their dog, Sammy, was the coleslaw.

As for real hamburgers, Lonny stopped eating them and other meat three years ago, when he turned 40. He started jogging, eating organic foods and thinking about the yin and yang of things.

"In the last year or so, he would always tell me, 'Live for the

moment, dear,” his wife said. “We’d be watching the boys play in the garden and he would say, ‘Take a picture of it in your mind.’”

She did, and not just of the boys. “We’d been together so long, but when the dog and I would stand at the door waiting for him to get out of the car, my heart would still skip a beat,” she said.

Two years ago, life became even sweeter when Lonny landed a dream job as operations manager at Carr Futures. “He loved going to work,” Stone said. He even made good use of the commute from Bellmore, N.Y. On Aug. 23, their 15th anniversary, his wife came home to find a two-page letter he had written on the train, full of hearts and smiley faces and loving sentiments.

“Maybe he knew something, ’cause it wasn’t like him to write a letter,” she said. “That letter was like he was saying goodbye to me.”

Excerpted from the New York Times.

Michael James Stewart

When Michael James Stewart came to New York 20 years ago, he joined the Old Blue rugby club, one of the best clubs on the East Coast. He was an immediate star, but some of the other players did not know what to make of him. “He looked like a skinny, little guy with crazy sideburns and a goatee, and he wore all black,” recalled Greg Finn, a good friend and former teammate. “He looked like a punk rocker; he didn’t look athletic. People looked at him and wondered, ‘Who is this guy?’ I think Michael enjoyed that. He believed you couldn’t judge a book by its cover.” Michael, 42, was not easy to figure out. He was a Protestant born in Belfast, Ireland, but one of his best friends at the University of Stirling in Scotland was Catholic. He was a poetry major who later earned an M.B.A. at Pepperdine University. He broke his nose, his ribs and his collar bone playing rugby, but was extremely gentle with his three sons. And he continued to wear earrings in both ears even as he worked in banking and finance, most recently at Carr Futures on the 92nd floor of One World Trade Center.

Despite his love for sports, his love for his sons was greater. His fiancée, Kristin Galusha-Wild, said that once, on a car trip, she had asked him what talent he was most proud of. “Being a dad,” he answered.

His sister Janet remembers her brother as a kind and gentle man who loved his family. “He was very close to our mother and phoned her maybe five times a week. He spoke to her on the day before he died and also left a message on the answer machine. We’ve still got the message.”

Excerpted from the New York Times, with additional details from the Belfast Telegraph, Belfast, Ireland and the Star-Ledger, Newark, N.J.

Scott Timmes

Kristine Timmes did not even get to kiss Scott Timmes at the New Year’s Eve party where they met in 1995. She left before midnight to be with her family.

No matter. “I knew we would get married,” she said, recalling how she was immediately taken with his smile and sense of humor. “He said funny things. He made me laugh.”

Scott, 28, of Queens, worked as a commodities customer service clerk with Carr Futures on the 92nd floor of One World Trade

Center. He wanted to move up the corporate ladder and make a name for himself, his wife said, but he also “loved to bowl, loved the Mets and loved his daughter,” 14-month-old Sydney.

“He loved to sing and dance, specially the oldies,” Kristine said. “When he sang along to a song and didn’t know some of the words, he would make them up as he went along until he got to a part he knew again.”

“Basically, he was one of the happiest people you could ever meet in your life.”

Excerpted from the New York Times.

Christopher Michael Traina

As a senior at Matawan-Aberdeen High School, Christopher Traina had a good idea of what he wanted to do with his life. So much so that he jumped at a job opportunity in New York City to work for the Rosenthal and Collins Group, a commodities futures broker. He would work during the day and earn a high school diploma by taking night courses. Later he joined Carr Futures, where he worked as a break clerk while studying to be a broker.

“I guess you could say he dropped out and went to night school,” said Sal Traina, his younger brother.

“This all happened the summer after his junior year,” said Teresa Traina, Christopher’s mother. “He didn’t really like high school. My sister, Marie, was working for Rosenthal and Collins, and Christopher started off as a messenger just as a summer job. They really liked him, and he loved the city. His dream was to be a broker.”

When not working, his main passion was fishing. “He just loved it, every chance he got,” his mother said. “I’ve got more pictures of him with a pole in his hand and holding up a fish.”

Both parents remember him as someone who got along with everybody. “I can’t really recall ever having a fight,” his father said. “When I hang out with other siblings, I can’t understand why they’re fighting.”

“He touched so many people’s lives,” Teresa said. “I didn’t even realize it until the day of the memorial service. I couldn’t believe the outpouring. There must have been 200 people—friends, co-workers, famil—a lot of people I didn’t know. He was a good friend and the best son you could ever have.”

Excerpted from Asbury Park Press, N.J.

Carlton F. Valvo II

At the memorial service for Carlton Valvo, friends gave his daughter letters describing an adventure-packed life.

At Northwestern University in Evanston, Ill., when other students were heading home for spring break, Carlton was jetting off to Sri Lanka, because he somehow had a friend whose father knew the ambassador. “When Carl traveled, he traveled first class,” said a college friend, Mitchell Barnett.

On one of his weeks off, Carlton and his mother, Coletta, met in Manhattan to drop in on the art auctions. He enjoyed them enough that later, when he moved to New York, he often volunteered to check out paintings in Sotheby’s catalog that his mother was considering. Working as an international bond trader at Cantor Fitzgerald just gave him more ways to see the world. He visited

Remembering September 11

dozens of countries in his 38 years.

Carlton met his wife, Lori Rossiter, while attending an opera performance. Their daughter, Dante, seven, is already like her dad in her ability to take in the U.S. Open one weekend and a Jets game the next.

For the holidays, Lori and Dante have an invitation to visit the Valvos' ski home in Oregon. But then, they also have an offer to go abroad. You see, Carlton had a friend whose brother is married to a Pakistani maharani living in Morocco.

Excerpted from the New York Times.

Jon Vandevander

There is a peacefulness in Anne Vandevander's voice, the serenity of someone who has known happiness and accepted a fate that robbed her of some of it. Anne's husband, Jon, worked as a trader for Carr Futures on the 92d floor of One World Trade Center. She talked to him several times after the tower was hit, until about 10 minutes before the building collapsed.

"He said 'I love you and tell the kids I love them,'" she said. A week later, a police officer came to her door to say they had found his body. She buried him in a cemetery in Ridgewood, N.J., where they lived with their three children. "Most wives will never get that opportunity," she said of the others who are still searching for missing relatives. "I have him back in Ridgewood. My one wish that morning was to have his wedding band back, and now I'm wearing it."

Jon, 44, loved his job and died with men he had worked with for four years at Carr, and for 10 years before that when their division was owned by Dean Witter.

He played soccer in college, and coached his children's soccer, baseball, softball and basketball teams. He loved taking his two oldest children golfing at the Ridgewood Country Club. "He was a great dad," she said. "I feel very fortunate."

Excerpted from the New York Times.

Frederick Varacchi

Frederick Varacchi was a technology whiz who left his mark on Wall Street by speeding up the pace of trading in capital markets around the globe.

Described by friends and colleagues as a visionary with a realistic streak, Frederick used his knowledge of software at interdealer broker Cantor Fitzgerald to build eSpeed into the world's largest electronic trading platform for fixed-income securities.

Varacchi held the joint titles of eSpeed's president and Cantor's chief operating officer. His office on the 105th floor of One World Trade Center offered visitors hints about a man with a passion to win: an original uniform from hockey great Wayne Gretzky; a pair of gloves, in a glass case, from boxing legend Muhammad Ali.

After the first plane crashed into the twin towers, Varacchi had a group of people assembled in his office, trying to figure a way to get out. Minutes after the attacks, a family member called and spoke with him but the line was cut off.

In his three and a half years with Cantor and eSpeed, he helped to implement a seismic shift from voice-based business to electronic trading.

"His wife Eileen and their three children can always be proud of their father's accomplishments," Cantor Chairman Howard Lutnick said in a statement. "eSpeed was Fred's company and will always stand as a tribute to his amazing drive and charisma."

Frederick graduated from Hofstra University in Hempstead on New York's Long Island in 1988, earning a Bachelor of Business Administration in Statistics and Information Technology. His family has set up a foundation in his name at Hofstra which will fund scholarships for lacrosse, one of his favorite sports.

Excerpted from Reuters.

Christopher Vialonga

Hey. To be 30, single, a sharp dresser, with a front pocket full of cash and a back pocket full of friends and family? Little brother, your married-with-children two older brothers think you're having too much fun!

Even though he meant to settle down (no serious contenders for the wife title, so far), Christopher Vialonga, a foreign exchange trader with Carr Futures, was having a great time flying solo.

A big, good-looking guy and former offensive tackle, he whistled everybody together for Jets tailgate parties and organized the tee-off times on Sundays for a gang of six. He always arrived a half-hour early, because he was so revved. Johnnie Juicebag, they called him, Johnnie Black Shoes.

The money spilled from his pockets. Yes, it went for the black BMW and those clothes -- forgetting to pack ski clothes for a Lake Tahoe trip, dropping \$1,000 on new stuff -- but it flowed like crazy for his niece and nephews ("Chris, you're spoiling them!")

A full-tilt guy, who happened to be a sweetheart. He was worrying about his mother, Katherine, who struggled with widowhood. So at the beginning of September, he moved home to Demarest, N.J., to help around the house, just for a little while.

Excerpted from the New York Times.

Alfred Vukosa

His family was from Croatia. Hers was from Guyana. They lived in Brooklyn and met on the floor of the New York Mercantile Exchange.

In the genre of only in New York," Alfred Vukosa, 37, and his wife, Annette, 34, lived the dream. Their two families were nearby as well—a dense, extended old-fashioned network of aunts, uncles, grandparents and cousins that could be fully several hundred strong when assembled.

Alfred and Annette, along with his parents, Sam and Irma, and his sister Sonja, all lived in the same building in Kensington, Brooklyn. Annette Vukosa's family—including four sisters and a brother—were almost as close at hand, in Queens.

Alfred, who worked for Cantor Fitzgerald as an information technology specialist, had to be at his desk in the World Trade Center by 7 a.m. When he would arrive home every day about 4, another family tradition would unfold: a walk with his two boys—Austin, seven, and Adam, two. "The children would wait for him to come," said his wife.

Excerpted from the New York Times.

Elkin Yuen

Wall Street brokers often complain about how much work they have to do in such little time that they can't even contemplate taking a vacation. But not Elkin Yuen, who worked for Carr Futures.

Every year, he and his wife, Cella, took two major vacations and plenty of smaller ones, to get away from the city they grew up in. It was important, he always told his wife, to have fun, to live in the moment. (And to play golf, go to the beach and gamble, if at all possible.) Even when his wife had the urge to save money more quickly to buy a house, "he'd rather spend a few thousand dollars going away for a week than save the money," his wife recalled. And with that perpetual smile and infectious joie de vivre, who could say no?

Hawaii, Cancún, Las Vegas, Myrtle Beach, Lake Tahoe, St. Maartens, Walt Disney World: they all made their way into the overflowing photo albums in the Yuens' Flushing home. Oh, and Aruba, twice. "I'm so glad he pushed me," Cella said. "I would have lost all that time with him."

Perhaps the only thing Elkin loved more than going on vacation was doting on his daughter, Nicole, now three. These days, Nicole is still not sure what happened, but she does miss her father. She sometimes tells her mother: "I want Daddy to come home. Daddy used to take me to Chucky Cheese."

Excerpted from the New York Times.

Robert A. Zampieri

"Dad, someday I'm going to tell you to wear a tuxedo, and that will be my wedding," Robert Zampieri once said. "You won't even meet the girl before."

Robbie, as everyone called him, was shy and private. Now the father, a dentist who is also named Robert, has been moved to make his son's life a little more public. Dr. Zampieri is finishing a newsletter devoted to the life of his son. He has been writing such letters to his patients for 30 years, but never one so personal.

Robbie, 30, a trader on the foreign exchange floor for Carr Futures, was low man on the totem pole, working the swing shift. The week before Sept. 11, he had been on nights. That week, he was moved to days on the 92nd floor of the north tower.

He grew up in Saddle River, N.J., the oldest of three children, and attended St. Francis College in Loretto, Pa. He loved his dog, Daisy. They ate and slept together, and played in the ocean. He and his father were buddies. They played golf every Friday.

Robbie loved to surprise his mother. He cut the hedges just the way she liked them. He cleaned the gutters. Despite the memorial service, his father has not said goodbye. "He's not gone," Dr. Zampieri said. "It's just that I can't hug him anymore."

Excerpted from the New York Times.

A complete list of Sept. 11 victims is available at <http://voicesofseptember11.org/dev/index.php>



Photo courtesy of Eric Feferberg/AFP