

**IN REMEMBRANCE OF THE CANADIANS LOST**

**À LA MÉMOIRE DES VICTIMES CANADIENNES**





PRIME MINISTER • PREMIER MINISTRE

It has been one year since the horrendous events of September 11th and almost one year since I met some of you in New York and shared your grief. As you know – all too well – the world is a very different place today than it was before that fateful day. Many lives were lost, families – including your very own – changed forever, and the world left shocked and horrified by the brutality and senselessness of the acts of terror.

The horrifying events of that day will be forever ingrained, however, not only in your collective memories, but in those of your fellow citizens of Canada. While we can never really know the grief you have suffered, it is my hope that in the days and months since that terrible day, you have been able to find some solace in the love and support of family and friends. I would also hope that you have been able to find comfort in knowing that your loss and pain were shared by Canadians from coast to coast to coast – including the 100,000 Canadians who gathered on Parliament Hill to express their horror, compassion and solidarity with all those affected by the terrorist attacks.

Moving forward is never easy, particularly under such difficult circumstances. The human spirit, however, is blessed with enormous resiliency. We find strength in ourselves, of which we were previously unaware. We find a will to carry on – a will that has brought you forward, to this point today. Photographs, fond memories, stories and memorabilia – all are treasured memories of your loved ones. They have undoubtedly helped in your healing process.

Though time has passed and helped to ease your grief, time can never take away the loss of a loved one, nor the pain that those left behind will endure. On behalf of the people of Canada, may you continue to find the strength and the courage you need to carry on with your lives, secure in the knowledge that Canadians will forever hold a special place in their thoughts and prayers for you and our family. And may this special Commemorative Box be an important connection to the past, as well as a fitting tribute to your loved ones.

Un an s'est écoulé depuis les horribles événements du 11 septembre, et près d'un an depuis que j'ai rencontré certain d'entre vous à New York et partagé à votre chagrin. Vous ne savez que trop bien que nous vivons dans un monde bien différent depuis ce jour fatidique. De nombreuses vies ont été écourtées, des familles – comme la vôtre – ont été marquées pour toujours, et le monde a été bouleversé et horrifié par la brutalité insensée de ces actes de terreur.



Cette journée tragique restera à jamais gravée non seulement dans vos mémoires collectives, mais aussi dans celles de vos concitoyens partout au Canada. Bien que nous ne puissions jamais savoir à quel point vous avez souffert, j'espère que les jours et les mois qui ont passé depuis ce jour terrible vous ont permis de trouver quelque consolation dans l'affection de vos parents et amis. J'ose croire que vous avez été réconfortés aussi par la pensée que votre perte et votre douleur ont été partagées par les Canadiens et Canadiennes d'un océan à l'autre – y compris les 100,000 personnes qui ont convergé sur la colline du Parlement pour exprimer leur horreur, leur compassion et leur solidarité à tous ceux qui ont été éprouvés par les attentats terroristes.

Il n'est jamais facile de surmonter une telle épreuve, surtout dans des circonstances aussi difficiles. L'être humain est toutefois doué d'une capacité de résistance surprenante. Nous découvrons en nous des ressources dont nous n'avions pas conscience. Nous trouvons la volonté de continuer – la volonté qui vous a permis d'en arriver au point où vous en êtes aujourd'hui. Les photographies, les précieux souvenirs, les anecdotes et les objets personnels ont le pouvoir de vous rappeler l'être cher. Ils ont sans doute aidé à adoucir votre peine.

Bien que le passage du temps ait pu contribuer à atténuer votre souffrance, le temps ne saurait jamais effacer la perte d'une personne aimée, ni la douleur de ses proches. Au nom de tous les Canadiens, je vous souhaite le courage et la sérénité dont vous aurez besoin pour vivre votre vie. Sachez que vos concitoyens vous garderont toujours, vous et votre famille, dans leurs pensées et dans leurs prières. Puisse ce coffret commémoratif constituer pour vous un lien important avec le passé et un digne hommage à l'être disparu.

*Jean Chrétien*

IN REMEMBRANCE OF THE CANADIANS LOST

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## IN REMEMBRANCE OF THE CANADIANS LOST

### A TREE FOR AN OUTDOORSMAN

Mike Arczynski's family will plant a tree next spring in his memory, and that seems exactly right. Mr. Arczynski, 45, was born to be outdoors. He was an aggressive but graceful skier, the sort people would stop to watch, said his wife, Lori. He grew up in wild places, first in Canada, and spent much of his childhood in Australia, where his father was an engineer helping build a dam on the Snowy River.

When in London, where he and Mrs. Arczynski lived for nine years before returning to New York last year, the Alps became their playground. Back in the United States, he loved where the family settled, in Monmouth County, N.J., partly because from there he could take a bracing, high-speed ferry ride every day to work across New York Harbor to his job as a senior vice president at Aon, in 2 World Trade Center.

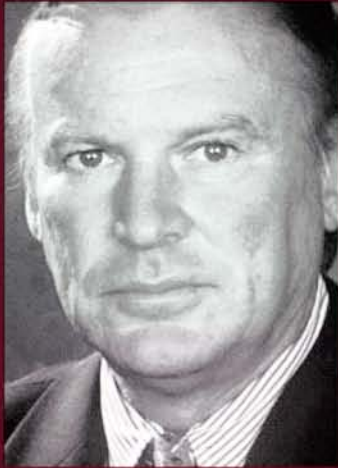
But the family is in a quandary now about what kind of tree would best represent him: Canadian Maple seemed perfect at first. "But I like the idea of an evergreen, too," his wife said.



MICHAEL G. ARCZYNSKI

February 18, 1956-2001





## GARNET "ACE" BAILEY

June 13, 1948-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### ACE OF 'BAILEY-BAISSE'

When Garnet Bailey would come to scout a game in Worcester, Mass., he would announce himself by saying, "table for two, please" as a tribute to the legendary meals served when the IceCats were at home.

That is how Bill Ballou, a hockey writer for *The Worcester Telegram and Gazette*, remembers Mr. Bailey, adding that he was a pretty aggressive player on the ice, but a sweetheart off the ice.

Mr. Bailey, 53, known as Ace, played 11 seasons in the National Hockey League, and was a scout for 20 years, the last seven as director of pro scouting for the Los Angeles Kings. The team's general manager, Dave Taylor, said Mr. Bailey had a gift for measuring the intangibles that a player could "bring to the table."

Food mattered at home in Lynnfield, Mass., too, according to his sister-in-law, Barbara Pothier. For his wife, Kathy, his son, Todd, and friends, he would cook a dish called "Bailey-baisse," with every kind of meat you could think of – tenderloin tips, chicken, pork chops, sausages, sautéed, then baked with onions and tomatoes, Ms. Pothier said, "it was fall-off-the-bone delicious."

Mr. Bailey took a Los Angeles flight, United 175, from Boston on September 11. It struck the World Trade Center.

## IN REMEMBRANCE OF THE CANADIANS LOST

### ENGAGED ON A SKI SLOPE

He was a rising star in the Toronto financial world, but David Barkway, a managing director of BMO Nesbitt Burns, the Bank of Montreal's investment firm, was not all business. He was known on Bay Street in Toronto for his determination to improve his golf game, his cigars and his practical jokes. Colleagues would return from lunch to find a flashing message on their computer screen that was impossible to delete. He became engaged in 1996 on a ski slope, presenting a diamond ring to Cindy McLennan after they had both taken a spill in the snow.

Mrs. Barkway, who is pregnant with the couple's second child, accompanied her husband on his final business trip to New York and was on her way to SoHo when the World Trade Center was attacked. Mr. Barkway, 34, had an appointment at Cantor Fitzgerald.

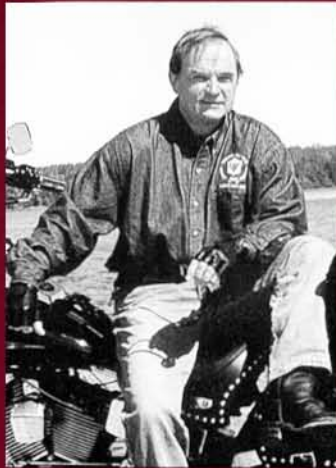
If the baby is a girl, Mrs. Barkway said, she will have to name Zoe. "That's the name my husband wanted," she said, "I was that keen on it, but he's going to get his way." In Greek, she recently learned, Zoe means "life."



DAVID MICHAEL BARKWAY

September 8, 1967-2001





**KEN BASNICKI**

**December 10, 1952-2001**



## IN REMEMBRANCE OF THE CANADIANS LOST

### STILL AN INSPIRATION

It's pretty normal to not listen to what your father has to say, said Erica Basnicki, speaking for herself and other 22-year-olds. "Now it's funny how many times I say, 'Dad always said this.' I actually listen to him more now."

Her father, Kenneth Basnicki, financial marketing director for BEA Systems, was meeting co-workers at the World Trade Center on September 11.

She remembers how he helped her when her college application was rejected, encouraging her to do some research and write letters. "Nothing else mattered at that moment other than me getting into university, and I did," she said.

Mr. Basnicki, who lived in Toronto, brought that same determination to recreation – mountain biking, golfing, skiing and snowboarding with his wife, Maureen, and son, Brennan, in addition to his daughter. At 48, he had a group of friends who enjoyed snowboarding together. "We called them the grays on trays," Erica Basnicki said.

Now she hopes to study journalism in New York City. "The best way to honor my dad for me is to not be scared, and to live and go to school in New York," she said. "I know my dad's fighting for me somehow. He'll work his magic, and I'll work my magic over here."

## IN REMEMBRANCE OF THE CANADIANS LOST

### SURVIVING WITH A SMILE

Jane Beatty was a survivor.

When her first marriage broke up, she was thrust into the job market for the first time and found work as a cocktail waitress in Toronto, where she was raised. Then she learned computer skills and switched careers, eventually becoming a technical supervisor at Marsh & McLennan in New York.

Ms. Beatty, 53, faced another challenge more recently when she was found to have breast cancer. By that time, she had left Canada and moved to Belford, N.J., to marry the retired police officer she had met on a blind date while visiting a friend.

The friend, Lorraine Greskow, said Ms. Beatty remained upbeat, even after her mastectomy. "She always had a smile on her face, even through all that," she said.

In August, Jane Beatty and her husband, Bob, went to Atlantic City to privately mark her fifth anniversary of being cancer-free. She told her mother it was too early to make a big fuss. "She said she wasn't going to celebrate until she was clear for six years," said her mother, Beth Chrystal.



JANE S. BEATTY

June 2, 1948-2001







JOSEPH K. COLLISON

May 20, 1951-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### HE WAS LIKE NO OTHER

In memory of Joseph Collison, who was my brother-in-law, and with whom I had a special relationship.

He was an uncle to Jennifer and Adrian, a father figure and caregiver to Hakim, and brother to Bob. But, because he knew the importance of family, he was much more. Joe was truly a "brother"; always encouraging, trusting, loyal and compassionate. Special days in your life were always remembered and acknowledged. His caring and giving nature made a lasting impression on every person that was fortunate to know him. He never took sides, but always had an ear to listen, advise and console. His life, like ours, was full of ups and downs, trials and tribulations. But despite difficulties Joe always wanted to help those in need, whatever the colour of their skin. He was full of life and loved nature.

At his memorial in New York City, the people who worked with Joe spoke very highly of him. He performed his job to his utmost ability.

Although he was tragically taken from us on September 11, 2001, Joe will long live in our hearts and memories. Sometimes in life we are tested and challenged in order to give us courage and strength. May we look to tomorrow as a new day and new beginning.

## IN REMEMBRANCE OF THE CANADIANS LOST

### NOT SMALL INSIDE

Cindy Connolly had a laugh utterly incongruous with her size. At just 4-foot-9, she was a physically small woman. But her laugh was larger than life.

It was hearty, loud, and would sweep down the corridors of Aon's 104th floor.

"When she laughed, it was just such a giggle that you couldn't help but laugh yourself," says Connolly's manager, Arlene Beck. "She was tiny, but she laughed loud and gregarious. And she had that kind of face that was always smiling."

Friends say that her physical presence was also inversely proportional to the respect that the 40-year-old assistant vice-president achieved. "She was much smaller than most, and yet she was able to command attention," says Paul Languay, who worked closely with her in Montreal.

Her house, which she shared with her husband, Donald Poissant, in Metuchen, N.J., had a lot of work still to be completed. And the dog was a handful.

Shadow, a huge Airedale German shepherd, could often be seen pulling her around the neighbourhood.



CYNTHIA (CINDY) CONNOLLY

August 9, 1961-2001





C. ARRON DACK

December 22, 1961-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### POETRY AND SOFTWARE

A deck off a garage.

A handmade fish table.

A long, a loe, a winding, drooping dahlia.

From the moment his parents named him Arron with an RR instead of AA, C. Arron Dack always surprised.

Born in England and raised in Canada, Mr. Dack, 39, studied molecular biology, but went into computers. He wrote loopy poems and complex business software. In July he became senior vice president of a Midtown start-up called Encompys, but there was a trade show at Windows on the World he couldn't miss.

His wife, Abigail, said that after they settled in Montclair, N.J., Mr. Dack wanted to prove he was not all brain and no brawn. He built what may be Montclair's only garage deck – impractical, yes, but certainly popular with Carter, 2, and Olivia, 6. To celebrate a promotion, he promised Mrs. Dack a great fish dinner, then spent days building a unique table of cedar and granite for the fish.

And in a spare bedroom on the third floor, there is a headboard painted with words from one of Mr. Dack's poems. "It goes, 'A long, a loe, a winding, drooping dahlia,' " recited Mrs. Dack.

## IN REMEMBRANCE OF THE CANADIANS LOST

### 'I HAVE TO STAY'

When Frank Doyle came home from his job on Wall Street, he would play with his two young children and get them to bed. Only then did Mr. Doyle pull on his running shoes, go outside and run hills in his Englewood, N.J., neighborhood to train for triathlons.

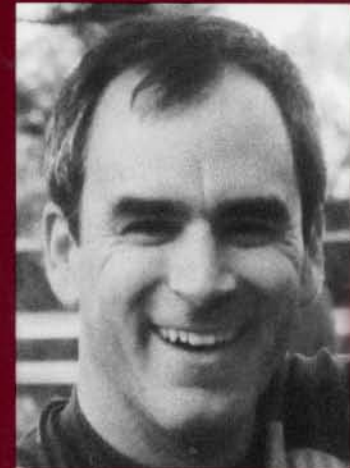
"He was a tremendous athlete," said Kimmy Chedel, his wife of four years. The couple ran their first triathlon together on August 5.

Ms. Chedel said she met Mr. Doyle on an evening cruise of New York Harbor for college alumni of his school, Bowdoin College in Maine, and her school, Middlebury College in Vermont. His name tag fell off and stuck to her shoe. I said, "Who is Frank Doyle?" she said. "He came over when he heard his name. It was love at first sight."

Mr. Doyle, 39, who was head of equity trading at Keefe, Bruyette & Woods, called his wife after terrorists struck the World Trade Center's north tower. "I have to stay," he said. After the south tower, which contained Mr. Doyle's office, was struck, he called her again, saying that he and many others were trapped.

"He very calmly said, 'We need your help,'" Ms. Chedel said.

"Up to the last minute of his life, he was a team player."



FRANK JOSEPH DOLYE

January 29, 1962-2001





**MICHAEL EGAN**

**July 13, 1950-2001**



## IN REMEMBRANCE OF THE CANADIANS LOST

### SIBLINGS AND CLOSE FRIENDS

Peter Pan was Michael. Wendy was Christine.

He always sang “I Won’t Grow Up” from the Broadway musical, and he meant it. Despite his image of mature respectability – after all, Michael Egan was a 51- year-old insurance company executive – he sprayed whipped cream on the bed sheets and taped down the telephone of colleagues, then giggled as they struggled to pick up the receiver.

His older sister Christine Egan, 55, was the mature one, a nurse who always looked out for him and everyone else, from the Inuit of the Canadian Arctic to the Indians of Canada’s central plains.

They came from Hull, England, and settled in Canada. But they never surrendered their Yorkshire accents nor their Britishness. Michael collected maps of Hull and made a study of British beers. “He always reminded me of being English,” said Mr. Egan’s younger sister, Denise.

Christine never married but she traveled extensively and was devoted to her patients. She was also determined to continue her education. In 1999, at 53, she earned a Ph.D. in community health service from the University of Manitoba.

Michael and Christine were inseparable, said Mr. Egan’s wife, Anna. “At times I was jealous, that’s how close they were,” she said.

## IN REMEMBRANCE OF THE CANADIANS LOST

### SIBLINGS AND CLOSE FRIENDS

In September Christine flew to New Jersey from Winnipeg to care for her brother's handicapped son Matthew, 16, while the Egan family celebrated their 20th wedding anniversary in Bermuda. She arrived a few days early, and on September 11 accompanied him to his office at Aon Insurance on the 105th floor of the World Trade Center for a cup of coffee and a peek out the windows.

Mrs. Egan said her husband always called her, no matter where he was. He called that morning, too.

"You made it," she said. "No, we're stuck," said Mr. Egan.

Then, still on the phone, she watched his building collapse on television. "He had to call," she said. But all we could say is, "I love you, darling."



CHRISTINE EGAN

June 20, 1946-2001





ALBERT ALFY  
WILLIAM ELMARRY

November 4, 1970-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### A LIFE ON THE UPSWING

It was a whirlwind romance. He had been living in Toronto; she in Cairo. He had gone home to Egypt for the wedding of his brother. There they met and two weeks later were engaged.

"It was crazy," recalled Irinie Guirguis, who married Albert Alfy Elmarry, a computer specialist, one year later. "We just knew we were right for each other."

By the time they married in November 1999, Mr. Elmarry had started work in New York at Cantor Fitzgerald. Ms. Guirguis followed him. They lived in an apartment in Edison, N.J., and embarked on an exciting new life together. Although they were sometimes homesick for their families in Egypt, it was clear that the job of Mr. Elmarry, who was 30, was going well – so well that the couple decided to buy a house.

They closed on a town house in North Brunswick, N.J., on August 1. Several weeks later, Ms. Guirguis discovered she was pregnant with the couple's first child. The baby, a girl, is due in April. Now, Ms. Guirguis is not sure what to do.

"My family is in Egypt," she said. "But I feel Albert is here. I don't want to leave him."

## IN REMEMBRANCE OF THE CANADIANS LOST

### QUITE A BIRTHDAY

Meredith Ewart, 29, and Peter Feidelberg, 34, had a romance that began in a corporate office in Montreal. They took their vows in a civil ceremony at the Municipal Building in Manhattan.

And more than a year after that, they held the reception back home in Quebec, at a country inn where friends and family danced and toasted their happiness under bright sunny skies.

"They really loved each other," said Robert Ewart, Ms. Ewart's father. "I never heard them fight, never heard them bicker."

Both worked at Aon Corporation, on the 104th floor of 2 World Trade Center. Their long-planned wedding party finally took place on August 11 at an inn a few miles from Otterburn Park, Ms. Ewart's hometown, where about 90 guests gathered. The weather, so hot and sticky most of August, became clear and mild for the occasion.

"He was just a prince of a fellow, and we just loved him," Ms. Ewart's father said of Mr. Feidelberg. "At the end I went over, and I said, 'I love you, Mer,' and she said, 'I love you, Dad.'"

Mr. Feidelberg, an avid skier and bicyclist, had recently returned from a trip to Germany, where he hiked in the mountains with his father. "I was fortunate to travel with him," said his father, Michael. "It's a very big loss."



MEREDITH EMILY  
JUNE EWART  
June 25, 1972-2001







PETER ADAM  
GAD FEIDELBERG

April 6, 1967-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### QUITE A BIRTHDAY

Ms. Ewart was born on June 25, 1972, her father's 33rd birthday, and they always celebrated together, with two cakes – orange for him, chocolate for her. But last year, she and her husband bought a house in Hoboken, N.J., and could not make it to Montreal for the big day.

As they went for a walk that evening, Mr. Feidelberg told her he regretted that he had never formally proposed to her. "So he got down on his knees and said, 'Meredith, will you marry me?'" Mr. Ewart said, And he gave her this gorgeous diamond engagement ring. Needless to say, she accepted the proposal, and the birthday present.

## IN REMEMBRANCE OF THE CANADIANS LOST

### A DREAM FULFILLED

He delighted in bungee jumping and feeding sharks. At 6 feet 2 inches tall, Ralph Gerhardt enjoyed playing the part of daredevil and strong man. He had an impish sense of humor and a reputation for practical jokes.

Still, he was an affectionate son, who called his parents in Toronto every day.

He had grown up in Toronto, the son of German immigrants, but New York had always been his dream.

And so last February – when Mr. Gerhardt, a 34-year-old bond trader, was transferred by Cantor Fitzgerald to the 105th floor of the World Trade Center – was one of the happiest times of his life.

He was eager to show his parents that life – “my New York” as he was so proud to call it. His parents came often to visit so he could show them the apartment he was fixing up on Lexington Avenue and 26th Street, the bicycle he liked to ride over to Central Park, the woman from Staten Island he had met at work, the many museums and monuments he prided himself on knowing, as well as the best tour guides.

“It was the pinnacle,” said his father, Hans Gerhardt, who last heard from his son at 8:48 a.m., moments after the plane hit. “He said: ‘Something just happened. I am O.K. We are evacuating. I will call you later.’ ”



RALPH GERHARDT

June 6, 1967-2001





**LEROY W. HOMER JR.**

**August 27, 1965-2001**



## IN REMEMBRANCE OF THE CANADIANS LOST

### LOVE OF AIRPLANES

LeRoy developed his love of airplanes at a very young age. As a little boy he would go with his dad to watch airplanes taking off and landing. By the time he was sixteen he was licensed to fly small planes.

LeRoy graduated from the Air Force academy class of 1987, 31st Squadron. LeRoy served his country as a captain in the Air Force, flying the C-141 Starlifter, and was a Veteran of Desert Storm.

LeRoy married Melodie Thorpe on May 24, 1998 in Hamilton, Ontario, Canada. From that union, their daughter Laurel Nicole was born October 25, 2000.

LeRoy was known for his kind, caring disposition. He was the type of person that truly listened when you spoke. He was an exceptional individual with a wonderful sense of humor.

## IN REMEMBRANCE OF THE CANADIANS LOST

### ALWAYS ON THE MOVE

A safari last year. Paris in May. Skiing in Chile in July. Did Stuart Lee ever sit still? Apparently not. On September 10, in fact, he and his wife returned from a trip to Japan and his native Korea. Good thing he had a travel agent handy – his wife, Lynn Udbjorg.

“He loved the best of everything,” whether Champagne, Cuban cigars, or sushi, his wife said. (She had a sushi chef at his memorial service.)

For all Mr. Lee’s travels, New York was his favorite city – especially the neighborhood where they lived, the East Village, with all its diversity. “He always liked Scandies” – Scandinavians – said Ms. Udbjorg, a native of Norway. “And he ended up marrying one.”

After growing up in Vancouver, Canada, where his family moved when he was 6, Mr. Lee, 30, came to this country, later becoming a bond analyst and then a vice president at DataSynapse, a software company. On September 11, jet lag and all, he was up early for a technology conference at the Trade Center.

An avid skier, he had long talked of going to Whistler, north of Vancouver, with a group of skiing pals. Now the others will do it. “This year we’re going for him,” his wife said.



SOO-JIN (STUART) LEE

October 31, 1970-2001





MARK LUDVIGSEN

May 12, 1969-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### A TITAN IN NEW YORK RUGBY

Within days, the news went out in e-mail messages across the world of rugby. Mark Ludvigsen, a driving force behind the New York Athletic Club Rugby Team, had been lost in the World Trade Center.

Mark, known to many friends as "Lud," was a 32-year-old bond salesman at Keefe, Bruyette and Woods. He was one of three members of the same firm who played on the New York City rugby team. All three died in the attack.

Mr. Ludvigsen not only carried his weight at his second-row position, but he formed a recruiting network in which he befriended players from around the world, helping them get visas and find employment so they could pursue rugby in New York.

"Everybody was drawn to him," said Mr. Ludvigsen's wife, Maureen Kelly. "He was amazing on and off the field."

That is apparent from the messages that have flowed from rugby players in Sydney, London, and elsewhere. In one, a player from Dublin tried to capture Mr. Ludvigsen's influence by quoting George Bernard Shaw. "I am of the opinion that my life belongs to the community," the message says, "and as long as I live, it is my privilege to do whatever I can."

## IN REMEMBRANCE OF THE CANADIANS LOST

### AN ANONYMOUS BENEFACTOR

Bernard Mascarenhas was a zealous bridge player, an executive who had risen steadily up the corporate ladder, and a man who liked to take it easy on weekends with his wife and two kids. But it was what he was not known for that is worth remembering as well.

Deeply committed to education, Mr. Mascarenhas, 54, used to make anonymous donations to a number of different charities, in particular to scholarship funds. Among his causes, he would send anonymous scholarship donations to his native Pakistan, to assist Roman Catholics, a religious minority in that country.

Mr. Mascarenhas's influence was felt in the corporate world too. He was the chief information officer at Marsh Canada, a subsidiary of Marsh & McLennan, in Toronto, and was in New York for a meeting on September 11.

Mr. Mascarenhas's work on computer systems at the company was known as particularly innovative and wound up being used not only in Canada but in Marsh offices around the world. "He made sure everything he worked on was a first-class product," said Thomas J. Grimes, managing director at Marsh Canada.



**BERNARD MASCARENHAS**

July 15, 1947-2001





COLIN R. MCARTHUR

June 24, 1949-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### 'MARRY HIM AGAIN'

Her first date with the man she would eventually marry is still a vivid memory.

Colin McArthur had invited her back to his place for a meal. The moment Brenda stepped into his cramped Toronto apartment, she knew something was terribly wrong.

"The bottle of red wine had burst in the fridge and the entire apartment stank like the inside of a wine barrel."

McArthur was cooking up a storm in the kitchen, but any hope of salvaging the dinner went literally down the drain. "He was so busy talking and joking, he forgot about the colander and the spaghetti went down the kitchen sink."

Brenda clearly remembers his reaction: "He just looked at me and cracked up laughing. 'Supper's going to be a bit late,' he said."

They married a year later and moved to Montreal where they both found jobs with Aon Corp. The McArthurs accepted positions in the company's New York office three years ago, and although she left the company he stayed to become deputy managing director.

Colin was 52 years old. This year, the couple would have celebrated their 23rd wedding anniversary. "After all that time, I still think he's a super guy and I'd marry him again."

## IN REMEMBRANCE OF THE CANADIANS LOST

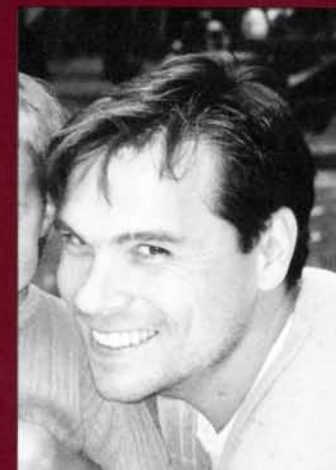
### PRIVATE LANGUAGE

Since September 11, there's been a mystery in the Pelletier household. "Tigi, tigi, tigi," 2-year-old Sydney says. "Papa said, 'tigi.'"

Her mother doesn't know what it means. It is a private word that Sydney's father, Mike A. Pelletier, made up with her. "They developed all these inside jokes," his wife, Sophie, said. Mrs. Pelletier can relate; she and her husband had a trove of their own private jokes. "He was my laughing buddy," she said.

From the night they met at a Manhattan party, the couple also had their own secret language: French. She came from France via Los Angeles. He was a former professional hockey player from a tight-knit family in Quebec. They fell in love "almost immediately," marrying in 1998 in a tiny glass chapel jutting over the Pacific Ocean.

Mr. Pelletier, 36, commuted from Greenwich, Conn., to work as a commodities broker for Cantor Fitzgerald – "but his priority was his family," his wife said. "He ran home every night to be with us." Now, she aches for the little things. "I miss going to Costco with him," she said. "Everything we did was fun."



MIKE A. PELLETIER

January 30, 1965-2001







DONALD ARTHUR ROBSON

May 30, 1949-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### A KEEPER

Donald Arthur Robson would sometimes look out the tall windows near his trading desk on the 103rd floor of 1 World Trade Center, stretch and say, "Yes, a Canadian can make it here." Or so he told his brother-in-law Bob Kreek.

He could also be seen stretching through his drives on the golf course of the Plandome Country Club in Manhasset, N.Y., of which he was president-elect. "He was a big presence on the golf course," said Mr. Kreek. "He couldn't putt, but he was a heck of a golfer."

Mr. Robson, a partner at Cantor Fitzgerald, also seldom found a crossword puzzle he could not complete. And he and his wife, Kathy, seldom found a dance floor they couldn't dominate.

A native of Toronto, Mr. Robson, 52, met his wife of 25 years in his hometown when she was dispatched temporarily to his office there. Kathy Kreek became convinced that this man was a keeper, and she did everything in her power to make him feel the same. "Once when they were courting, Don was taking Kathy away to the beach," Mr. Kreek said. "Kathy spent a great deal of time matching her sunglasses to her bathing suit to her beach towel, in an effort to secure Don."

She succeeded, but she never did beat him on the golf course — that honor fell to their sons, Geoffrey and Scott.

## IN REMEMBRANCE OF THE CANADIANS LOST

### STILL A TOURIST

Roy Santos was a perpetual tourist in the city that he loved. He had lived in New York for nearly six years, but still relished it. His mother, Aurora, called him "a Broadway addict." He had to get tickets to all the latest shows, loved "The Producers," loved "The Lion King." On the memorial Web page Mr. Santos's friends created, there are photographs of him against the New York skyline, the Statue of Liberty, the World Trade Center.

Last Christmas, his brother Ronald and Ronald's wife, Rosemary, stayed with him on the Upper East Side. It was a typical Roy good time. They saw "Cabaret," had Christmas brunch at the Marriott Hotel's revolving restaurant, and spent the rest of the day in Central Park, playing in the snow. On New Year's Eve they were supposed to go to Times Square, but Roy Santos got the flu. It was the second year in a row that he had gotten sick and missed it. "Next year, I'll be ready," he told his brother.

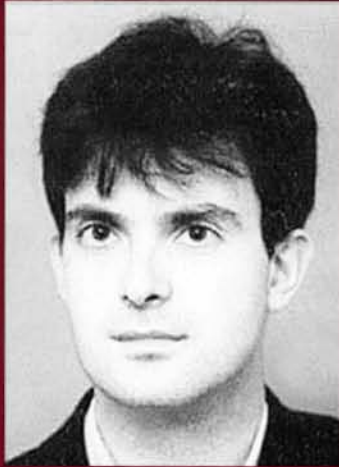
On September 11, Mr. Santos, 37, was at the Trade Center again. This time, Mr. Santos, a computer consultant for Accenture, was working.



RUFINO CONRADO  
(ROY) F. SANTOS III

February 19, 1964-2001





## VLADIMIR TOMASEVIC

January 25, 1965-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### PAYER OF COMPLIMENTS

Vladimir Tomasevic would find a way to offer a compliment even when a compliment might seem a bit of a stretch. For instance, he always enjoyed the cooking of his wife, Tanja, and for good reason. She cooked well. But like anyone, she had her bad moments.

"One time I oversalted some potatoes that I was baking," she said. "He ate them all, even though I couldn't. He even complimented me on the potatoes. My father was there at the time, and he said, 'You are so lucky.' Another time, it was a new recipe and I put in too much hot pepper. It was really hot. He said, 'It's a bit hot, but it's good.'"

Mr. Tomasevic, 36, lived with his wife in Toronto, and was a vice president for software development at Optus e-Business Solutions. On September 11, he was attending a Risk Waters Group conference on information technology at Windows on the World. Fond of sports, he played tennis and had recently taken up golf. He did both with his wife. Although he was much better than she was at tennis, he was always patient with her. "He would let me score here and there," she said. In golf, their abilities matched more closely. "He had a bit of a slice, but my shots were really straight," she said. "He was a bit better, but I was close."

## IN REMEMBRANCE OF THE CANADIANS LOST

### THE HARLEM PRINCESS

Chantal "Chanti" Vincelli was a marketing assistant for DataSynapse, a software company.

But in her personal life, the 38-year-old was known as the Harlem Princess, says her younger brother, Anthony Vincelli. It was a name given her by the local grocer, he says.

"She was only 5 foot 4, but she walked with fearlessness through her Harlem neighbourhood," he says. "She was like the King of Kensington in Harlem. She loved the hustle and the bustle of the city. She wanted to succeed in New York. She dreamed of becoming a talk-show host."

She could have done it, too, he insists. "She had charisma. She had wit."

Vincelli grew up in Montreal and left for New York after college. She was in the U.S. on a work visa and disappeared in the World Trade Center while setting up a conference booth on the 106th floor of the north tower.

Vincelli adored cats. She had six, who all encircled her when she slept. She'd rescue strays, too, bringing them home, feeding them and taking them to a local adoption agency for stray animals. On weekend afternoons, she walked dogs and even cats from the agency.

She had lost a close friend to AIDS and volunteered to help plan the Black and Blue gala for the Bad Boys Club of Montreal, an AIDS foundation.



CHANTAL VINCELLI

March 31, 1963-2001





DEBBIE WILLIAMS

April 22, 1966-2001



## IN REMEMBRANCE OF THE CANADIANS LOST

### A JOYFUL LEGACY

Debbie Williams, 35, had a way with babies, and not just her own 18-month-old daughter, Payton.

Says her friend Tricia Carey: "She could comfort all the babies in our group, even my daughter, who is apprehensive with strangers. Debbie was the one person Alexis wouldn't cry with."

Williams, who worked with her husband, Darren, as an assistant vice-president for Aon Corp., found her greatest joy in motherhood. Mother and daughter spent a lot of time in Columbus Park just a few blocks from their house.

But the playground equipment is aged and out of date. So an idea sparked by her surviving husband has turned into the Debbie Williams memorial park fund. Money raised will go to buying new equipment, including a jungle gym complete with two castle turrets, for the park they loved so much.

## The Aftermath. Missing Canadians. Parents, brothers, sisters, friends. Across the country, shattered families cling to last words of their loved ones.

### KEN BASNICKI

Ken Basnicki left his Toronto home for New York last Sunday night. The 47-year-old father of two had just recently been promoted in computer sales and this was his first business trip as part of his new job. At 8:55 a.m., just as shocked eyes fixed on the first surreal images of an airliner slamming into the north tower of the World Trade Center, Mr. Basnicki grabbed a phone and called Canada from its 106th floor.

"He phoned my grandmother, his mother," said Mr. Basnicki's 21-year-old daughter, Erica. "He said, 'The building is full of smoke!' He said he wasn't sure if he could get out or not."

Erica Basnicki, a Ryerson University journalism student, woke up to news of the attacks on the radio. She flicked on the television and suddenly realized the horror of what she was watching. "I remember thinking, 'Oh, Dad is on a business trip in the States ... Dad is in New York ... Oh - my God, Dad is in the World Trade Center!'"

She was rushing to dial her father on his cellphone when her uncle called and said he was coming to pick her up, that something terrible had happened.

Ms. Basnicki and her 16-year-old brother, Brennan, have heard nothing from their father since his brief and harrowing phone call Tuesday morning. Meanwhile, their mother, Maureen, an Air Canada flight attendant, had been grounded in Germany since the attack, far from home and her fretting family.

But her mother managed to make it home yesterday afternoon, Ms. Basnicki said. "She's being very strong."

"It's just been so nice to have her home, to have some calm. We're just trying to be together and talk about my dad," she added.

Over the past few days, however, they have all been touched and overwhelmed with calls of support from friends and strangers.

The family has no plans to head to New York to join thousands in the agonizing search for loved ones. But Ms. Basnicki said her uncle, her father's brother, was sending a photograph there for authorities to circulate.

Ms. Basnicki described her father as a fun and vivacious man. "My dad's almost like your typical high-school teenager except that he's very responsible. He's a real fitness buff, mountain biker, golfer, skier and snowboarder."

"We're just trying to keep our fingers crossed that he is one of those John Does in the hospital."

### PETER FEIDELBERG AND MEREDITH EWART

In the same south tower where Christine Egan was visiting her brother, 34-year-old Peter Feidelberg and his wife, Meredith Ewart, were working at a large insurance brokerage.

Both of them grew up in Montreal, Mr. Feidelberg in the city's west end and Ms. Ewart on the south shore.

They were married just 18 months ago.

Like so many young professionals, they went to seek their fortunes in Manhattan. Ms. Ewart worked with the United Nations after arriving in New York four years ago.

But soon after they both took jobs with the insurance brokerage giant AON Corporation and joined the firm's 1,100 employees on the top floors of the World Trade Center Tower No. 2.

Neither of them contacted their families in Quebec Tuesday and no word has come from either of them since. As Meredith's father, Robert Ewart, told CBC this week, "It will take a miracle, I think, for a call that comes and says, 'We are both okay.'"

Like the Gerhardts, the Ewart and Feidelberg families have suffered their share of false hopes. They had heard that the couple was seen leaving the building. Others said they heard Meredith Ewart calling for other people to leave and get out. But these, Mr. Ewart said, were rumours.

Meredith's sister, Jennifer Ewart, had been phoning the hot-line numbers hourly this week.

And her mother, Cathy, told the CBC she was still hopeful. "We have hope as long as we don't hear any bad news. I still have hope."

... There's people in the hospital and I just pray to God they'll be okay.

"I just feel ... I feel she'll be back."

But as the days have dragged on, with so pitifully few survivors emerging from the wreckage of Manhattan's toppled skyscrapers, the families have started to fear the worst.

Jennifer Ewart, who earlier this week thumbed sadly through her sister's wedding album, said the family was now too distraught to discuss their missing loved ones.

*Globe and Mail*  
September 15, 2001  
Carolyn Abraham,  
Krista Foss,  
Allison Dunfield,  
Gay Abbate,  
and Canadian Press,



## IN REMEMBRANCE OF THE CANADIANS LOST

### RALPH GERHARDT

Like Ken Basnicki, 34-year-old Ralph Gerhardt reached for the telephone after the Boeing 767 ripped a fiery hole through the upper half of the north tower where he worked.

Mr. Gerhardt, a vice-president with New York investment firm Cantor Fitzgerald, dialled his parents in Toronto from the 106th floor of the 110-storey building.

"He called saying a bomb or a plane hit the building," said Hans Gerhardt, Ralph's father, a well-known Toronto hotelier and former general manager of the Sutton Place Hotel. "He said: 'I'm okay, we're going to evacuate.'"

According to friends of the Gerhardts, Ralph also told his parents that he was going to another floor to find his girlfriend, so that the two of them could leave the building together.

Hans Gerhardt and his wife, Helga, who have heard nothing more from their son since Tuesday, are in New York searching and waiting along with thousands of other people missing loved ones.

On Thursday, Hans Gerhardt was caught on a CBC camera taping a picture of his son alongside hundreds of other pictures and posters, on a wall that has become a desperate and tragic monument of hope.

For one cruel moment, the Gerhardts thought their son had emerged from the rubble when his name appeared on a World Trade Center Survivor Database through [www.ny.com](http://www.ny.com).

Geoff Eby, who has known Ralph Gerhardt through the trading world for seven years, described his friend as social and fun-loving. "He used to organize buses to Oktoberfest and then find 40 people and he'd get it sponsored and we'd all go and have a great time. He did this three or four years in a row," Mr. Eby said. "He would be terribly missed."

Just two weeks ago, Mr. Eby said, he was at a cottage near Parry Sound, Ont., where he and Ralph had a strange discussion about the architectural perils of the World Trade Center.

"We talked about it being an unsafe place to be, if you were in an earthquake and if there is a terrorist attack, because you're up so high and it makes an obvious target."

### CHRISTINE EGAN

It was the promise of a spectacular view that drew Winnipegger Christine Egan up the nearly 100 floors to her younger brother's office in the second tower of the World Trade Center hit on Tuesday.

She was staying at Michael Egan's New Jersey home with his wife and two teenaged sons, and that morning she commuted into Manhattan with him, sharing the beginning of his regular workday.

Dr. Egan, a bubbly 55-year-old Health Canada nurse epidemiologist with a 100-watt smile, was expected to take in the panoramic view of New York from the offices of her brother's employer, AON Corp., before speeding down the elevators to meet an old schoolmate in the World Trade Center lobby by 9:30.

But 27 minutes before that meeting, United Airlines flight 175 sliced through the World Trade Center's south tower in the vicinity of AON's three floors.

Nobody knows if Christine and Michael Egan were alerted by the plane that had crashed into the north tower 18 minutes earlier and if they had tried to escape.

Yesterday, Ellen Judd, who has lived with Dr. Egan for more than a decade, left their comfortable home in Winnipeg's River Heights neighbourhood to fly to Ottawa, then drive to New York. She brought pictures of Dr. Egan with her.

"I don't think Ellen is feeling a lot of hope... She is dazed," Ms. Judd's sister, Sharon, said.

Christine Egan left Britain about 30 years ago for a new country and new adventure, working as a nurse in Manitoba and the Northwest Territories.

Two years ago, she completed doctoral work in community health and joined Health Canada as an expert in tuberculosis control.

Her younger brother, Michael, and sister, Denise, followed her to North America, settling in New Jersey and California, respectively. Facing the potential loss of both her siblings, Denise Egan, travelled to New York this week and is staying with her brother's family.

Back in Winnipeg, Sharon Judd was overwhelmed yesterday with phone calls from concerned friends of her sister and Dr. Egan.

### ALEXANDER FILIPOV

While Jim Filipov, like many other Canadians, watched television coverage of the attacks Tuesday morning, he had no idea that his brother was one of the victims until he got a call from his brother-in-law.

"My worst fears came true," he said. His brother, Alexander, who was a semi-retired electrical engineer, born in Regina and living in Concord, Mass., was a passenger on hijacked American Airlines Flight 11. Mr. Filipov thought of his brother often watching the footage, knowing Alexander often took trips between Boston and Los Angeles to do contract work. "As would other people, I just hoped he wasn't there [on the flight]."

Alexander Filipov, 70, wasn't supposed to fly American Airlines. He was booked on a Delta Airlines flight, but switched his ticket at the last minute.

Jim Filipov, whose voice trembled during an interview from his home in Sturgeon Falls, Ont., said his brother was unsure about taking the trip that week. A company had asked him to do some work for them.



## IN REMEMBRANCE OF THE CANADIANS LOST

### CANADIAN CASUALTIES

Two Canadians have been confirmed dead in attacks:

- Garnet (Ace) Bailey, 53, director of pro scouting for the L.A. Kings, a native of Lloydminster, Sask., who was aboard United Airlines Flight 175 when it crashed into the World Trade Center.

- Alexander Filipov, 70, who was born in Regina and lived in Concord, Mass., was on American Airlines Flight 11 when it hit the World Trade Center. An electrical engineer, he grew up in Windsor.

- A third unidentified Canadian was confirmed late Friday to have also been on that flight.

The following Canadians, according to reports from family and friends, have not yet been heard from:

- Arron Dack – The 39-year-old father of two was attending a conference in the north tower of the World Trade Center when the first plane hit Tuesday morning. No one has heard from him since he called his office just after the impact to say he was alive. His mother, Selena Forsyth, a freelance writer from Port Hope, Ont., headed to New York on Thursday hoping to learn her only son's fate.

- Meredith Ewart and Peter Feidelberg – The Montreal couple worked in offices on the World Trade Center's top floors.

- Ken Basnicki – The Toronto family of the 47-year-old father of two fears he died in the north tower. Basnicki was last heard from Tuesday at 8:55 a.m. in a cellphone call to his mother from an office on the 106th floor. "He was notifying his mother that the place was full of smoke and he didn't think he'd find a way out," said his brother-in-law Dan Young of Ennismore, Ont.

- David Barkway – The 34-year-old executive with BMO Nesbitt Burns was visiting a client atop the north tower when the first plane hit. He sent an electronic message to his Toronto colleagues, saying he was in trouble. He was visiting New York with his pregnant wife, Cindy, for a three-day business trip. The couple has a two-year-old child.

- Ralph Gerhardt – The 34-year-old vice-president with Cantor Fitzgerald called his parents in Toronto just after the first plane hit the north tower. He has not been heard from since. His parents, Hans and Helga Gerhardt were in New York on Friday, searching for any news of his whereabouts.

- Michael and sister Christine Egan. Christine, a 55-year-old Health Canada employee from Winnipeg, is believed to have been visiting her brother Michael in the World Trade Center.





## "We are with you": U.S. ambassador deeply touched at Ottawa memorial.

More than 80,000 people stood shoulder to shoulder Friday at a memorial ceremony on Parliament Hill where Prime Minister Jean Chretien pledged Canada will go "every step of the way" with the United States to defy and defeat terrorism.

Canadians stopped and gathered wherever they could Friday to send a message of sympathy and solidarity to their neighbours in the United States, a country still reeling from terrorist attacks that killed thousands.

On Parliament Hill, Chretien expressed his condolences to the U.S. and told a sea of people that Canada will work with the U.S. to "defy and defeat terrorism."

As he spoke, Canadian and American flags fluttered at half-mast in a light breeze.

The massive show of support, on Canada's first official day of mourning in 34 years, was an emotional crescendo for American Ambassador Paul Cellucci after four of the toughest days in the history of the United States.

"To walk out of the Parliament Building and to see the sea of people there, it was really overwhelming," he said later.

"With that huge crowd and the beautiful day, when the band struck up the Star Spangled Banner, it was pretty tough to keep my composure, I can tell you that. I knew I had to speak, so I tried my best to keep it. But it was a very emotional moment for me."

Most people bowed their heads and many shed tears during three minutes of silence and a haunting minute when the Great Bell in the Peace Tower tolled. Three balloons – one red, one white and one blue – wafted slowly and silently over the scene.

Hundreds of dignitaries, including Gov. Gen. Adrienne Clarkson, cabinet ministers, Supreme Court judges and MPs gathered for the ceremony.

A large contingent of firefighters and police officers attended to remember their New York counterparts, who were among the estimated 5,000 people who perished Tuesday when hijacked planes were deliberately crashed into the twin towers of the World Trade Center in New York and the Pentagon in Washington.

Foreign Affairs officials say between 60 and 100 Canadian citizens are still unaccounted for. Only three deaths have been confirmed from Tuesday's attacks.

Chretien said Canadians of every faith and nationality were united with their neighbours in outrage and grief.

"Even when we weep for our own dead, the message we send to our American friends is equally clear: do not lose courage. You are not alone in this. We are with you. The entire world is with you," Chretien said.

"As your fellow Americans grieve and rebuild there will be no silence from Canada. Our friendship has no limits."

He added: "Mr. Ambassador, we will be with the United States every step of the way, as friends, as neighbours, as family."

Cellucci thanked Canadians for their outpouring of support, and for the countless notes of condolence, cards from young children, the flowers and the candles left at the embassy and consulates.

Asked later what he thought of Canadian Alliance Leader Stockwell Day's accusation Thursday that Chretien's had fallen short of an unequivocal commitment of military support to the U.S., Cellucci said: "I don't think you can get more unequivocal than his statement today – side by side, every step of the way. That was very strong and we're very grateful."

Cellucci said the history of the world changed on Tuesday and Canadians and Americans have bonded in the aftermath.

### NATIONWIDE

Canadians gathered across the country to send a message of support to their U.S. neighbours. In Toronto, members of the financial community, mourning the loss of many colleagues in New York, paused for a memorial service on Bay Street.

- Weary passengers at Pearson International Airport solemnly bowed their heads as they stood waiting to board planes.

- About 1,000 people, including Quebec Premier Bernard Landry and federal Finance Minister Paul Martin, attended an ecumenical service Friday at St. James Church in downtown Montreal.

- The public transit system in Vancouver was shut down briefly so commuters could observe two minutes of silence.

- Legislatures, including the Commons, set up condolence books for people to sign.

- Stores in Ottawa, Edmonton and other cities sold out of American flags and pins.



Winnipeg Free Press  
October 13, 2001  
Federico Barahona

## Trade Center victim praised.

Her life was dedicated to helping others.

And they wanted to celebrate it.

Last night, nearly 400 people gathered to offer songs and prayers in honour of Christine Egan, the Winnipeg nurse practitioner and researcher who disappeared after the twin towers of the World Trade Center were levelled.

"We promote hope in our lives as Chris did it – she did it all of her life," said Bishop Reynald Rouleau of Eglise Precieux Sang in St. Boniface.

Egan, who was 55, disappeared when she was visiting her brother Michael, whose office was located in the World Trade Center the morning of Sept. 11.

She is believed to have perished.

Friend and former co-worker Marilyn Laurin remembered Egan as a caring nurse who loved the North and its people. Laurin said that while working in Coral Harbour, Egan had made the effort to learn aboriginal languages so she could communicate with the people living in that community.

"Chris always treated people with respect – she regarded everyone as her equal," said Laurin in her eulogy.

Soon after immigrating to Canada from England in the 1960s, Egan developed a deeply felt association with the North. She worked as a nurse in communities in northern Manitoba, Rankin Inlet, Coral Harbour, and Nunavut.

In 1990, Egan moved to Winnipeg to become assistant professor in the University of Manitoba's northern Bachelor of Nursing Program.

In April, she was named epidemiologist and tuberculosis co-ordinator at the First Nations and Inuit Health Branch at Health Canada's Manitoba region office in Winnipeg.

Laurin said that one of Egan's life missions was fighting tuberculosis in northern communities.

Even when she went left for New York, Laurin said Egan made sure to pack in her suitcase studies about tuberculosis. "She was determined to build a program to control tuberculosis in the North."

Many of the gathered last night struggled to fight back tears, while others cried quietly between songs and prayers.

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## “Please tell her I love her.”

### Part One: They were the ‘masters of the new millennium’ but Mike Pelletier and at least 22 other Canadians found themselves fatally trapped in the eye of the September 11 terrorist storm.

The Ottawa Citizen

October 21, 2001

Shelley Page

The men, and they were mostly men, who worked near the top of the north tower of the World Trade Center were what American writer Tom Wolfe would have called “masters of the universe.” Handsome, with smooth golf swings, computer smarts, impeccable credentials, impressive alma maters, and nerves of steel: masters of a new millennium.

They excelled in a deal-making culture where millions of dollars could slip through their fingers in a moment. And they remained fearless while all around there was talk of recession and the crisis in consumer confidence.

The Canadians who found themselves atop the north tower on Sept. 11 were from the same mould: High flyers, who on that clear, late-autumn day, would have enjoyed a breathtaking glimpse of all of Manhattan before the offices became hell on Earth.

One of those men was Michael Pelletier, a movie-star gorgeous French Canadian. Born in Winnipeg, he'd lived all over Canada, from Montreal to Calgary to Toronto to Ottawa, where he worked for two summers as a ceremonial guard on Parliament Hill. He'd been a top scholar and hockey star at St. Lawrence University in Canton, New York and played pro hockey in London, England, before settling on a career in the frenzied world of high finance and commodities trading.

Pelletier, 36, was by all accounts, sensitive, humble and brilliant. He could perform advanced mathematics in his head, wowing colleagues and friends. Highly competitive, he excelled at his job of buying and

selling energy among different states and power companies in the northeastern United States. He worked for TradeSpark, a division of the gigantic trading house Cantor Fitzgerald, which had almost 1,000 employees and occupied the top floors of the north tower.

But although Pelletier was required to work in the eye of the storm, he didn't want his family there.

He and his wife Sophie, age 30, a delicate blond beauty from France, bought a stately, two-storey home in the quiet city of Greenwich, Connecticut, a 45-minute commute from New York City. There they were raising two-year-old Sydney and three-month-old Nicolas in French and English. Sydney, who was fluent in both languages, called her beloved daddy, “Papa.”

Pelletier hated the commute. In the mornings, he didn't see his children, and by the time he arrived home in the evenings, around 6, there was only an hour to play with them before they were in bed.

On Sept. 11, the alarm clock went off at 5 a.m., as it always did, but Pelletier didn't get out of bed until almost 5.30 a.m. Sophie woke up with him, and while he was dressing, she nursed the baby. When he left the house to walk to the train station, she was back dozing in bed.

Every morning, he would lean into bed and hug and kiss Sophie and tell her he loved her. That morning, she was half asleep when he said good-bye and later, she would search her memory for the feeling of their last embrace and even what he was wearing — a short sleeved dress shirt and khakis. “I only wish I would have held him longer,” Sophie would say later in an interview.

It was Sydney's first day of preschool and Michael would miss the fanfare and the heartache. He kissed his wife Sophie goodbye and said he'd call her later to hear all the details. And she knew that was a promise he'd keep. They were deeply in love and described by others as a “magical couple.” He called his wife at least 10 times a day, if not 20. Not a conversation or event could pass without him calling to tell her about it.

He managed to shower, dress, and be on the 6:08 train for downtown Manhattan. He was at his desk on the 105th floor of the World Trade Center, north tower, by 7:15 a.m.

That same day, another Canadian, brimming with bravado and charm, kissed his wife goodbye and headed toward the twin towers. David Barkway, who'd turned 34 a week earlier, was the managing director in the capital markets group at BMO Nesbitt Burns in Toronto. He and his wife were visiting from Toronto. A golf tournament and business meetings for him, shopping and sightseeing for her.

Barkway was a product of Bay Street, starting at Canada Trust, then moving to BMO Nesbitt Burns, where he started on the bond desk, and eventually led the capital markets group. He worked on the trading floor, where 500 traders bought and sold futures, derivatives, stocks and bonds in controlled chaos. He and six other traders were responsible for raising capital for corporate clients who needed funds for new ventures.

He was an expert at coming up with cash in creative ways.

continued>



## IN REMEMBRANCE OF THE CANADIANS LOST

His wife Cindy marvelled at her husband Dave's ability to hold four or five conversations at once. He could easily have two phones going, a cell and a land-line, while simultaneously messaging someone on his Blackberry wireless pager and talking to someone standing in front of him.

The couple met at Carleton University in 1989 while he was studying economics and law and she was studying English. Barkway came from Cornwall, where his parents, Peter and Mary, and brother Stephen, still live.

These few days in New York were a rare but precious getaway for the couple. Cindy was five-months pregnant. They'd left their two-year-old son at home with relatives and were staying at the four-star Times Square Hilton.

On Sunday night, the couple dined at the Gramercy Tavern, near their hotel on 42nd Street. On Monday, they ate at Del Frisco's Steakhouse on the Avenue of the Americas. Tuesday morning, David had a breakfast meeting at Cantor Fitzgerald while Cindy planned to shop in the boutiques of SoHo. David hoped to meet in person the clients he dealt with on the phone.

When Barkway left he never mentioned where he was having breakfast. Cindy assumed it was at a diner somewhere in Manhattan. Barkway grabbed a cab south to the World Trade Center. His meeting was on the 105th floor, north tower.

In another city, another couple was speeding through traffic. It was the first day of the Los Angeles Kings training camp and Garnet "Ace" Bailey, the team's long-time chief pro scout, was on the verge of missing the action. His wife Kathy had mistakenly set the alarm an hour late, and it looked like he wouldn't make the Boston to Los Angeles flight. One of the guys Bailey had signed, an enforcer named Ken Belanger from the Boston Bruins, was skating. Bailey wanted to see how he measured up.

Bailey was a master of an entirely different universe. A native of Lloydminster, Sask., he'd spent 10 seasons in the NHL, playing with several different teams. In his final pro season, '78-'79, he played with the Edmonton Oilers when they were in the World Hockey Association. Coach Glen Sather signed Bailey, in part to provide a veteran mentor for a young man named Wayne Gretzky.

Gretzky was 17, Bailey, 30. He took the young player under his wing, teaching him how to dress, behave and deal with the media. He also protected the young superstar from headhunters on the ice.

One night, the Oilers were playing in Quebec City, where the Nordiques' huge bruiser Gilles Bilodeau kept knocking Gretzky around. Bilodeau probably had 70 or 80 pounds on the rookie's 146-pound frame.

Bailey, who was on the fourth-line and had no ice time, was furious. He told Gretzky to skate in front of the Oilers' bench next time he had the puck. Gretzky did. A second later he heard a whistle. When he looked back, Bilodeau was flat on his back. All the Oilers, including Bailey, were looking behind them into the stands as though someone had thrown something. Bailey, of course, had clocked him with his stick when he skated by on Gretzky's tail.

After retiring, Bailey coached in Wichita, Kansas, and in Houston, before joining the Oilers' scouting staff, where he stayed for 13 years and five Stanley Cups. He went to work for the L.A. Kings in 1994 on Gretzky's urging, but Bailey kept his home in Lynnfield, a Boston suburb. Although he was a big, hockey tough guy, Kathy's sisters teasingly called him a "haus frau," because he ran the house with an impeccable eye for detail. Not only did he keep ducks, chickens, turkeys and a well-stocked fish pond, he was also a gourmet cook. He hated being away from Kathy and his 23-year-old son Todd, who lived at home and was his constant fishing partner.

On Sept. 11, Bailey and his wife zipped through traffic to make his flight, which was to leave Logan Airport shortly before 8 a.m. She pulled up to the curb, he kissed her good-bye and ran for the gate, where he met up with another Kings scout, Mark Bavis. Bailey made the flight with two minutes to spare. Another five minutes, and he would have missed it.

Although Bailey wasn't booked in first class, Kathy left the airport knowing he'd end up there. He'd spent so many years flying across the continent, scouting games in Toronto, New Jersey and New York that he was known by virtually every airport employee in Boston. He was always upgraded.

She knew, with certainty, he'd be seated up front, near the pilots, chatting with all his cabin mates.

On the morning of Sept. 11, both Michael Pelletier and David Barkway were on the 105th floor. Ace Bailey was in the air. Other Canadians were also in the wrong place at the wrong time. They, too, would later be described by family and friends as "larger than life" or "on top of the world."

Ralph Gerhardt, 34, was a vice president for Cantor Fitzgerald. The graduate of Don Mills High School in Toronto, with a BA in Economics from the University of Western Ontario, he came from a Toronto power family. His dad, Hans, was a well-known Toronto hotelier and former general manager of the Sutton Place Hotel. The sandy-haired Gerhardt was known as a fun loving, people person, who used to organize buses to Oktoberfest in Kitchener. He worked on the 106th floor.

Donald Robson, 52, was a partner and bond broker at Cantor Fitzgerald Securities. He and his wife, Kathy, had two sons, Geoffrey, 22 and Scott, 17. They lived in Manhasset on Long Island, where Robson was vice president of a golf club. He loved Canada, his homeland, and was a loyal fan to his hometown baseball team, the Toronto Blue Jays. His office was on the 103rd floor.



Ken Basnicki, a 47-year-old father of two from Etobicoke, worked for BEA systems, one of the world's leading e-business software companies. His love of competition extended beyond business to the playing field. He was an avid mountain biker, golfer, skier and snowboarder. He'd just been promoted to Financial Marketing Director. He was attending a financial services conference at the Windows on the World restaurant, located on the 106th floor.

Arron Dack, 39, worked at a midtown Manhattan start-up called Encompys, where he was vice president and director of global sales. His company specialized in providing hi-tech financial services to some of the biggest players on the market.

Dack, who lived with his wife Abigail and his two young children in Montclair, New Jersey, grew up in Toronto, graduating from Jarvis Collegiate. He had a degree in computer science and molecular biology from the University of Toronto and a masters in business from the University of Boston. Fluent in French and Spanish, he'd lived in Brussels and London. Before Encompys, he'd been president of Braid Inc., which specialized in messaging middle-ware and integration. Tuesday morning, Dack was also at a breakfast meeting at the Windows on the World.

While these men were making deals, making money, making their mark, a tragedy was unfolding that would change everything.

At 7:59 a.m., American Airlines flight 11 left Boston's Logan Airport for Los Angeles. There were 92 people on board, including one Canadian, Alexander Filipov, a semi-retired electrical engineer, born in Regina and living in Concord, Massachusetts since the '50s. He wasn't supposed to be on that American Airlines flight, but had switched his ticket from a Delta Airlines flight at the last minute.

At first, it must have seemed like a routine flight for Filipov and the other passengers. The hijackers who were sitting among the passengers waited until the plane reached cruising altitude before launching their assault on the plane's crew, using small knives.

Radar tracking records show Flight 11 began its flight westward, then made a hard southerly turn after crossing from Massachusetts into New York State.

One flight attendant aboard the plane managed to call her supervisor in Boston. She reportedly told him that a man seated in business class had stabbed several flight attendants and passengers, then he and the other terrorists forced their way into the cockpit.

American Flight 11 then took aim at New York City.

At 8:14 a.m., United Airlines Flight 175 left Logan International for Los Angeles with 65 people aboard, including Ace Bailey, sitting at the front of the plane.

Flight 175 headed at full throttle toward New York City. One passenger used his cellphone to tell his parents that his plane had been hijacked and terrorists had gained control of the cabin and killed a stewardess.

If passengers were herded to the back of the plane, as has been speculated, the man who knocked Gilles Bilodeau on his back to protect Wayne Gretzky, wouldn't have been among them.

Barbara Pothier, Bailey's sister-in-law, is certain Bailey would have taken on the hijackers. "I know absolutely he would have tussled with the hijackers. If he'd seen a stewardess being roughed up, he would have stepped in."

Gretzky agrees.

In a commemoration for Sports Illustrated a few weeks ago, he wrote: "I guarantee you one thing: Ace was not at the back of the plane. I'd bet my life that he rallied some people together and fought those guys tooth and nail before the plane went down. Anyone who knew him would make the same bet."

At 8:45 a.m., Flight 11 slammed into the north tower of the World Trade Center. It cut a gaping hole in the building above the 90th floor. Twenty minutes later, at 9:05 a.m., Flight 175, carrying Bailey, approached Manhattan from the northwest and plowed high into glass and steel of the south tower.

The north tower trembled and swayed when it was hit. Those who could, fled, escaping down crowded stairwells. Above the 90th floor, smoke poured into the offices of Cantor Fitzgerald. Those who ran to the stairwells quickly found there was no escape. The plane had cut through the four stairwells that served as fire exits, destroyed the elevator bank, the communications system, the sprinkler system and the power supplies.

Most of those who were trapped retreated to their offices and stuffed wet clothing or towels beneath their doors. If they had cellphones, they called their families. Many of them must have sensed they were saying goodbye; others had no idea. But in each phone call that has come to light, these steel-nerved men remained remarkably calm.

On the 106th floor, Ralph Gerhardt called his father Hans in Toronto.

The two were very close, and this could have easily been a routine, friendly call.

"Hi Dad. Something just happened at the World Trade Center," he said. "We either got hit by a bomb or a plane. I am OK. We are OK. I love you, but I have to go now. We are evacuating. Call you later."

Gerhardt said he was going up to the 109th floor to find his girlfriend, Linda Luzzicone, 33, who also worked at Cantor Fitzgerald, so they could leave the building together. Hans tried to call his son back, but his cellphone was always busy. He assumed his son must have lent it to others so they could call their loved ones.



## IN REMEMBRANCE OF THE CANADIANS LOST

Hans Gerhardt and his wife Helga did what thousands of others with loved ones in the towers did that morning: Turn on the television and watch. He knew that the smoke billowing out of the tower was coming from where his son's office was located.

His son was in trouble and there was nothing that he could do.

Ken Basnicki, also on the 106th floor, called his mother in Etobicoke.

"The building is full of smoke," he told her. He wasn't certain if he could get out.

Arron Dack called his office in midtown Manhattan from the restaurant atop the north tower to say he was alive.

David Barkway, on the 105th floor, couldn't reach Cindy by phone, so at 9:01 a.m. he banged out a message on his pager to his colleagues at BMO Nesbitt Burns in Toronto. He said things were serious and he was in the northeast corner on one of the top floors. He was going to try to get out.

Michael Pelletier, also on the 105th floor, managed to call his wife Sophie just after the impact. It was 8:55 a.m. She was in the parking lot of her daughter's day care. Sydney was still in her car seat, while she'd already loaded three-month-old Nicolas into the stroller.

She was juggling so many things, she wasn't even going to answer the phone, but she knew it would be Mike, wishing Sydney good luck at day care, so she picked it up.

"Soph," he said, in a voice she'd never heard before. "An airplane has hit the building."

At first she thought he was kidding. "We're trying to get out," he went on to say, "and please remember I love you."

She asked him what she should do. He told her that they desperately needed help. She agreed to hang up and call 911.

In retrospect, she wishes she hadn't hung up, for she never did reconnect with her husband. And when she phoned the Greenwich police department to tell them that a plane had hit the World Trade Center, they hadn't yet heard of the disaster and seemed to think that she was joking.

After she called 911, Sophie stood paralysed in the parking lot, overcome by the belief she had to save her husband. A woman passing by found Sophie and turned on her car radio, to assure her that help was on the way.

Meanwhile, one of Pelletier's best friends, Randy Christ, heard that a plane had collided with the World Trade Center. When he turned on the television in his office in Greenwich, Connecticut, his first thoughts were of Mike and a cousin who worked in the building.

Christ would learn later that tardiness had saved his cousin's life. His cousin emerged from the subway and was heading toward the WTC when the second plane hit the building. As he stood terrified, the smoking engine of the plane slammed down on the pavement in front of him. The police tried to herd him and dozens of others back into the subway. They refused and instead ran from the clouds of smoke. Unfortunately, they ran into a dead end, and it was only when someone opened the backdoor of a Burger King that they escaped the terror.

As soon as Christ saw the smoking towers, he called Pelletier, dialing both his cellphone and office number. It took him 30 minutes to get through. By this time, it was almost 9:30.

"Who is this? Who is this?" Pelletier shouted into the phone.

Christ had known Mike Pelletier for 13 years, and this was the first time he had heard fear in his voice.

"It's me, it's Randy," Christ said.

"Thank God. Thank God. Stay on the line. Don't leave," Pelletier said.

"I won't hang up. Don't worry, I won't hang up."

"I'm OK," said Pelletier. "But it's really bad in here. It's really bad. Don't hang up. You've got to get another phone and you've got to phone someone to get us help, to get us out of here."

Christ tried to think of what he could do to help. He knew from watching TV that there were rescue workers trying to get into the building. He moved closer to the TV so he could tell Pelletier what was happening.

He told him that a passenger jet had hit the building, and that a second had slammed into the other tower. He explained that it was a terrorist attack. While they were speaking, another plane hit the Pentagon. He told him that, too. As he revealed each detail to Pelletier, Pelletier relayed it to others in his office.

"We've been attacked by terrorists," Pelletier yelled, but his energy was waning.

"The smoke is getting really bad, Randy," Pelletier said.

He explained how he had opened a window and he and others were sticking out their heads so they could breathe.

Christ, watching the TV, tried to figure out where his friend was in relation to where the plane had crashed. Pelletier was about 15 floors above where the plane had sliced into the building. He told his friend that if he could make it down the 15 floors, he and his co-workers could probably escape.

"We can't get out," said Pelletier, who sounded more fatigued. He explained that the exits were blocked and it was now too smokey to see.



## IN REMEMBRANCE OF THE CANADIANS LOST

Christ prayed that the rescue teams would reach his friend in time. He could hear Pelletier's laboured breathing.

"You've got to call Sophie. You've got to make sure she's OK," Pelletier said. "Please tell her I love her. I love her so much."

"She loves you too, Mike."

On another phone, Christ called Sophie and told her to get home. He also called his girlfriend and told her to drive over to the Pelletier house to meet Sophie when she got home from driving Sydney to preschool. He told Pelletier this.

"That's good. That's good. You've got to take care of her."

Those were among Pelletier's last words to his friend. He either passed out or his phone stopped working. Christ was so panicked by then, he can't remember what was said.

When the phone went dead, he didn't want Pelletier to think he'd broken his promise to him and hung up, so he called back several times. There was no answer. He left a message.

"I'm here, Buddy, I didn't hang up on you. I didn't hang up on you. I'm here. Call me back if you can."

There was no return phone call.

Christ left his office and drove to Sophie's house.

Sophie, meanwhile, hadn't gone home but had gone to the nearby Red Cross. She was still overcome with the sensation that she had to do something to help her husband. She sat in the Red Cross offices, breastfeeding her son and watching the television replay of the plane crashing into the south tower. Randy Christ phoned again, urging her to get home. This time, she complied, somehow getting herself behind the wheel of her car.

As she was driving, with Nicolas strapped in the back seat, she listened to the radio. Two minutes from her home, she heard this announcement:

"Ladies and gentleman, the World Trade has disappeared. It is gone."

While her mind couldn't grasp what that meant, her body reacted immediately. She started to gasp and felt like she was going to crash the car.

"I felt like throwing up, or crying, or dying, but I had to keep it together because my baby was in the back," she'd say later.

She made it to the driveway, where Randy and his girlfriend Paula were waiting. They helped her from the car, where she collapsed.

Cindy Barkway was in a cab heading toward SoHo when she looked out the window and saw that in the distance a skyscraper was on fire. It was just before 9 a.m. The cabbie said he thought it was the World Trade Center.

It looked bad. When she got out of the cab in SoHo, few of the stores were open, so she slipped into a drugstore where everyone was standing around the radio, staring at it, trying to make sense of what they were hearing.

Two passenger jets had crashed into the towers of the World Trade Center. Terrorists had hijacked the planes. A third plane had crashed into the Pentagon. At first, she was afraid to leave the store. Then, she realized she had to return to the hotel. Dave was probably on his way there, too. He'd be worried about her.

She started walking north, and moved with the urgency of the crowd, one person in a vast ocean of thousands. She wanted to stop at a pay phone and call her mother in Brampton, but every one she passed was being used. She kept moving, moving toward Times Square and the Hilton where they were staying.

Suddenly, people started screaming. It spread like a wave from south to north. One of the Trade Center's towers had collapsed.

Panicked, Cindy knew she had to get back. Dave would be worried about her.

She got in a cab, but it seemed to be moving slower than the pedestrians. It took almost half an hour to travel 15 blocks. The cabbie let her out in Times Square, which was filled with thousands upon thousands of people, many of them staring up at CBS's gigantic television screen, which was carrying live coverage of the disaster.

She turned to watch too, and as she did, her disbelieving eyes saw the north Trade Center tower collapse. It was 10:28 a.m.

Everyone in Times Square screamed and Cindy fled to her hotel. Dave wasn't there. She phoned her mom.

"I'm fine, but I don't know where Dave is," she remembers saying.

"He's fine dear, don't panic."

"But I don't know where Dave is," she said again.

She hung up and turned on the TV. Again, she watched the plane crashing into the tower and the towers collapsing. She wished Dave would come back. Just then, the phone rang. It's Dave, she thought.

But it was someone calling from the New York office of Nesbitt Burns. He had bad news, and good news.

"Your husband was in the World Trade Center, but he's OK. He messaged us, he was going to get out," she remembers him saying.

At first, she was shocked to learn he was there, in the centre of the disaster. But she took the phone call as a "really positive thing." He'd sent the message at 9:01, which meant he'd had lots of time to get out before the tower collapsed at 10:28 a.m.

*continued*>



## IN REMEMBRANCE OF THE CANADIANS LOST

The New York office offered to send someone over, but she didn't want to make small talk with a stranger. She spent the rest of the day by herself, taking phone calls from family and friends calling from Canada, and watching CNN.

As the hours wore on, she started to worry that maybe Dave had been injured. He'd had a full 90 minutes to get out of the building, but maybe he'd suffered smoke inhalation or been burned. She called any and every emergency number that was flashed on her television screen. They were always busy.

At one point, she left her room to go out in the hall to get more tissue and toilet paper. She'd exhausted the supply in her room from crying. Her door closed behind her. The security guard who came to let her back in her room, told her that if she needed another key she had to go down to the front desk.

"I can't leave. I'm waiting for my husband," she said.

"Well, when your husband gets back, send him down."

"But I don't know if my husband is coming back. He's in the World Trade Center," she sobbed.

After that, word spread through the hotel that there was a woman staying there whose husband was missing. They offered to get her anything she needed, but what she most needed they couldn't deliver.

She was alone in New York, five-months pregnant, and missing one husband.

By this time, it was late Tuesday afternoon. She tried to remain positive as she waited for her parents to arrive. They left Brampton after she called to tell them that Dave had been in the World Trade Center; however, when they arrived in New York, they weren't allowed into Manhattan. Instead, they were forced to stay outside the city in a small motel.

Their daughter lay awake all night watching live footage of firefighters searching the rubble for survivors.

Cindy would say later in an interview that watching those rescuers pick through the twisted carnage gave her great hope. She knew that she would find Dave the next morning.

In the hours that followed, the world would learn the details of a terrorist operation directed at the symbols and centres of American power: the government in Washington and finance in New York.

New Yorkers began to understand just how many thousands of people might have perished in the attacks. Early-hour estimates were as high as 10,000 or 20,000 since 40,000 people worked in the towers. No one knew how many had escaped.

The Canadian consulate in New York began taking calls from people who feared a Canadian friend or relative might have been caught in the disaster. Files were opened on more than 1,000 unaccounted for Canadians, although the estimate of Canadians actually lost in the attacks was between 50 and 100.

Those with family lost in the World Trade Center attempted to get into New York, which proved to be almost impossible. All air travel in North America had been halted, and passenger jets that had been en route to the U.S. were grounded, many of them at Canadian airports.

The families of the Canadians who'd been atop the north tower scavenged for any information on their loved ones.

Maureen Basnicki, the wife of BEA financial director Ken Basnicki, was a flight attendant for Air Canada and was grounded in Germany. It took her days to get back to Etobicoke to be with her two children, Erica and Brennan.

Arron Dack's mother, Selena Forsyth, a freelance writer living in Port Hope, Ont., drove to New York to look for her son.

Sophie Pelletier's mother, who was in California, got in her car and drove to Connecticut. It took her only 42 hours to cross the continent. Michael Pelletier's parents, Marcel and Lillian, who lived in Port Moody, B.C., had to wait an excruciating six days before they could get a flight to New York. His brothers, Dan in Vancouver, and Ron, in Calgary, had similar difficulty, as did sister Kristina, who was teaching English in Hong Kong. By that time, they'd all but given up hope that Michael was alive. However, when Marcel Pelletier arrived, he dutifully went to New York and put up posters of his son around the city, hoping that someone might have miraculously seen him alive.

On Wednesday, friends of Ace Bailey crowded his Boston area home to comfort his wife and son. At the Los Angeles Kings practice rink, the team proceeded with the second day of training camp. During the scrimmage the players were assigned either black or white. Skaters with white jerseys wore black bands on their arms to honour Bailey and Bavis. Later in the week, the team cancelled its first pre-season game.





## Gathered to recall terrors' toll: Church overflows at service for Montreal woman killed in September 11 attacks.

A large crowd trailed out the doors and into the rain yesterday as family and friends gathered in a small church in Beloeil to remember Meredith Ewart, a 29-year-old Montrealer who was killed in the Sept. 11 attacks on the World Trade Centre in New York City.

For those in the lobby and outside Richelieu Valley United Church, the sermon and readings were faint. But the music came through clear: the Beatles' Yesterday and John Lennon's Imagine. A song of loss and remembrance and a song of peace.

"At times like this, it can be hard to find words to express our sadness," said Rev. Brett Anningston.

Both Ewart and her husband, Peter Feidelberg, a 34-year-old from Cote St. Luc, were killed while at work for AON Corp., an insurance brokerage firm with offices on the 92nd and 105th floors of the World Trade Centre's south tower.

The couple had moved to New York in 1997, where Ewart worked for the United Nations before joining Feidelberg at AON. They were married in March 2000, and a month later bought a house in Hoboken, N.J., a short commute from Manhattan.

This August they returned to Montreal for a belated wedding reception.

Yesterday, Ewart was remembered as a loving child growing up in the South Shore community of Otterburn Park, and as a bright student at Valley Regional High School in McMasterville.

"She will always remain a beautiful, young woman," said Ewart's uncle Bill Ewart.

But even as the service celebrated the many joys of Ewart's life, the dark events of Sept. 11 loomed large. Among the prayers and readings offered by friends and family was a passage from Ecclesiastes: "For every thing there is a season," ending with "a time for war and a time for peace."

Steve Feidelberg, Peter's only brother, read a poem titled Honeymoon Over: September 11, 2001.

Along with traditional Christian hymns, the church choir also sang the Hebrew hymn Shalom, Chaverim, a reflection of the couple's shared faiths.

"It's so hard to believe they were caught up in those events," said one friend. "It's been more than a month now, and everyone's still in shock."

- A private funeral service will be held for Peter Feidelberg today at 2:30 p.m. at Temple Emanu-El-Beth Sholom, 395 Elm Ave.



Maclean's  
October 29, 2001  
Robert Sheppard  
Stories by  
James Deacon,  
Sharon Doyle Driedger,  
Sue Ferguson,  
John Intini,  
Susan McClelland

## In Memoriam Part One: Remembering Canadians who perished, with a look at the human face of tragedy.

### IN OUR THOUGHTS

Arron Dack, Vladimir Tomasevic, Ralph Gerhardt, Mark Ludvigsen, Mike Pelletier, Mike Arczynski, M. Ewart and P. Feidelberg, Donald Robson, Alexander Filipov, Cindy Connolly, Garnet Bailey, David Barkway, Ken Basnicki, Christine Egan, Colin McArthur

In the teeth of terror, in the imagery of destruction so infinite it conjures up the fires of hell, it is easy to forget the human face of tragedy. Twenty-four Canadians were among the 5,254 believed to have died in the terrorist attacks on Sept. 11. Dozens, perhaps hundreds, more Canadians narrowly escaped the inferno. Millions mourn.

Over the past weeks, Maclean's reporters tracked down and contacted the families of 17 of those Canadians who died in the bombing of the World Trade Center. Citing privacy legislation, Ottawa will not release an official list, only the number; some we couldn't find and one family we contacted asked not to be included. This is not an attempt to pry, simply to remember. And for those who spoke to us, remembering was but one tiny way to make sense of a horror that numbs the soul.

The Canadians who perished on Sept. 11 were victims, of course. But from what we have learned of their lives, that's not how they would have thought of themselves. These were all individuals with rich careers and responsibilities and real-life passions. Our list includes a mega-keen rugby player, an investment dealer who liked to cliff dive, a church deacon, a public-health nurse, and a man who had just completed his retirement dream home.

In a cruel twist – or not, depending on your view of fate – some died that day with their loved ones beside them. Meredith Ewart and Peter Feidelberg, both of Montreal, both of whom worked for Aon Corp. of Chicago, an international insurance firm with offices near the top of the south tower, had just reaffirmed their year-old wedding vows a month earlier in their home town. Ralph Gerhardt of Toronto, an investment dealer, worked on the 105th floor of the north tower, along with girlfriend Linda Luzzicone.

Four were in New York on business. Vladimir Tomasevic, 36, a software engineer, was making a new life for himself and his wife in Toronto after leaving the war-torn former Yugoslavia. This was his first trip to New York City. Christine Egan, 55, a Health Canada nurse in Winnipeg – whose job was to combat tuberculosis in remote native communities – had been visiting her brother's office tower when the plane struck.

There are no lessons from these deaths: they were too random, too cruelly calculated. But there may be inspiration from their lives. One who perished was a zestful outdoorsy man who grew up in Vancouver and lived all over the world. He has six children, another on the way. He also has an eight-year-old at home who believes his father is still at the World Trade Center site, helping people escape from the attack. Some day, after much pain, he will understand the truth: yes, his dad was always a hero.

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## In Memoriam Part Two: The remaining stories of the Canadians who died in the Sept. 11 attacks.

When Maclean's began preparing its Oct. 29 "In Memoriam" issue to pay tribute to the Canadians who lost their lives in the World Trade Center on Sept. 11, we contacted Foreign Affairs for help. The department had the official list of Canadians who died in the terrorist attacks but, citing federal privacy legislation, it refused to release the 24 names – or contact family members to ask if they wanted to be included in our cover package. Nevertheless, we at the magazine tracked down 16 of the victims, talked to some of their families and told their stories in our Oct. 29 issue, the first time this had been done.

After the magazine appeared, Foreign Affairs changed its tune. Reynald Dorion, a department spokesman, told Maclean's that the "In Memoriam" issue sparked a policy review, fuelled by pressure from competing media. Foreign Affairs contacted the families of victims – including one who grew up in Canada but never became a citizen – and all, Dorion said, agreed last week to have their names made public. Now, we can tell the rest of their stories.

### DEBBIE WILLIAMS

Two years ago, Montreal native Debbie Williams and her husband, Darren, moved to Hoboken, N.J., after being transferred to New York City by their employer, Aon Corp. A graduate of LaSalle Protestant Comprehensive High School, Debbie, 35, had worked for the global insurer for 15 years. The couple settled in the small city, just across the Hudson River from New York, so they could be close to Aon's World Trade Center offices. Six months after the move, Debbie gave birth to their only child, Payton. The family, like several others who lost loved ones, declined to be interviewed.

### RUFINO SANTOS

Rufino (Roy) Santos, a computer consultant, was wrapping up a project for a client on the 94th floor of the World Trade Center's north tower on the morning of Sept. 11. The former Vancouverite, praised by his boss as an "exceptionally fast learner," had emigrated to Vancouver from the Philippines with his mother and two brothers in the 1980s, when he was in his teens. But in 1996, career opportunities and his enthusiasm for arts and culture drew him south of the border. "He loved New York City – Broadway, the museums," says his mother, Aurora, who still lives in Vancouver. "He would always take me to the best shows and finest restaurants. He was very thoughtful."

Aurora is planning a memorial service for her middle son in Manila on Feb. 19, on what would have been his 38th birthday.

### JANE BEATTY

Jane Beatty, 53, spent the first four years of her life on the Isle of Man before moving with her family to Toronto in 1952. In the early 1990s, after marrying Bob Beatty – whom she met on a blind date while visiting a friend in New Jersey – she moved to the U.S. and worked as a technical supervisor at insurer Marsh & McLennan's World Trade Center offices. Never a citizen, Beatty still had strong ties to this country. After her death, a colleague wrote her two Canadian sons from an earlier marriage that their mother "was a very special woman – Canadian, as she would like to remind you."

Her elder sister, Joanna Chrystal of Toronto, remembers Beatty best for her "wry sense of humour." Both breast cancer survivors, the two last got together in early August for the world dragon-boat championships in Philadelphia. Says Chrystal: "We had a ball."

### ALBERT ELMARRY

From the moment Irinie Elmarry met her husband-to-be at his brother's Cairo wedding in 1998, she sensed a bond. "I felt like I had known him from a long time ago," she says. Albert – or Biro to his friends and family – was born in Egypt but had lived in Toronto since 1993, pursuing computer studies and then working for IBM Canada.

The couple married a year after they met and moved to the New York City area where he worked for bond trader Cantor Fitzgerald in system support. At the time of the attack, Irinie was three months pregnant with their first child. Her 30-year-old husband, she says, was "a little bit nervous, but very happy" at the prospect of fatherhood. Having taught Sunday school at their Coptic Orthodox church, Elmarry was fond of children. His deep spirituality, says Irinie, is of great comfort these days. She adds: "I'm sure he's happy now."

### CHANTAL VINCELLI

Chantal Vincelli was setting up a display for a trade show on the 106th floor of the World Trade Center's north tower on Sept. 11. A 38-year-old marketing associate with DataSynapse Inc., the former Montrealer moved to New York five years ago. "She always loved the city," says her younger brother, Tony Vincelli. "Even when she was 14, she would say, 'I'm going to New York. I'm going to be famous one day.'" Vincelli remembers his sister, a former communications student at Dawson College, as someone with "spunk who could talk her way out of any situation." He adds: "She had so many friends and she loved people. She made everybody feel comfortable."

Maclean's  
November 12, 2001  
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Sue Ferguson,  
John Intini,



In Montreal, Vincelli had worked as a volunteer for an AIDS foundation. "She also took in stray cats and dogs," says Tony. "She had a pure heart. She was an amazing person."

#### **MICHAEL EGAN**

Michael Egan left Hull, England, 33 years ago to follow his sister Christine to Canada. But in his heart, he never wandered far from his birthplace. "He loved to collect things from Hull," says his wife, Anna, whom he met in Montreal in 1973. "Books, plates, cups, you name it, he had it." As well, the 51-year-old Aon Corp. executive remained close to his older sister – a Winnipeg nurse who was visiting his World Trade Center office and also died on Sept. 11.

The Egan family moved with their two boys, Jonathan, now 18, and Matthew, 16, from Montreal to the New York City area in 1991. Michael, says Anna, spent much of his spare time introducing Matthew, who has Down's syndrome, to a variety of sports – activities that produced six Special Olympics gold medals. Egan's "passion," she adds, "was to make Matthew as happy as he could be."

#### **BERNARD MASCARENHAS**

Bernard Mascarenhas was the head of systems and technology at Marsh Canada Ltd., an insurance brokerage firm. Mascarenhas lived in Newmarket, Ont., with his wife, Raynette, worked in Toronto, and was on a five-day business trip to the New York City offices of parent company Marsh & McLennan on Sept. 11. The 54-year-old was visiting the firm's technology department on the 97th floor of the World Trade Center's north tower during the attack. While all of the Marsh & McLennan employees in the south tower were evacuated, 291 of Mascarenhas's colleagues in the north tower also died. He leaves a son, Sven, and a daughter, Jaclyn.

#### **STUART LEE**

Stuart Lee always seemed to be in a good mood. The 30-year-old vice-president of software firm DataSynapse loved life and was determined to enjoy it fully, according to work colleagues who also cited his generosity. Born in Korea, he moved with his family to Vancouver. He eventually settled in New York City with his travel agent wife, Lynn Udbjorg, and the couple travelled extensively around the globe – through Asia, Europe, South America and Africa – during their four years of marriage. Udbjorg described her husband as a romantic, one who enjoyed good food and was active in several sports.

Lee, who received his bachelor of science degree in operations research and industrial engineering from Cornell University in Ithaca, N.Y., was at a conference on the 106th floor of the north tower when American Airlines Flight 11 struck.

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## Canadian World Trade Center victim remembered each day, wife says.

Four days before a plane crashed into his World Trade Center office, former Torontonian Donald Robson was planning 24th wedding anniversary celebrations with his wife, Katherine.

"Then bang, it's all over just like that," she said from her Long Island home Wednesday, after his name was added to the official list of Canadian victims. "I have my good days and bad days, and this will be a good day, I know it," she said, her voice breaking.

"Anniversaries meant a lot to Don and I know we would have done something special. He liked them so much he'd start talking about it in January every year."

Robson plans on celebrating their Nov. 12 anniversary with her two sons, Geoffrey, 22, and Scott, 17. She's just not sure how yet, considering it's Veterans' Day in the U.S. and the day after the two-month anniversary of the attacks.

Katherine and Donald Robson met 24 years ago in Toronto's financial district. They met in January, were engaged in April and married in November.

"It may have been quick, but it was a good marriage," she said. "We always had the best of times together and he really was proud of our anniversary."

That solid marriage and happy family was cut apart the morning of Sept. 11 when a plane crashed into the north tower of the World Trade Centre where Robson, 52, worked on the 103rd floor as a bond broker for Cantor Fitzgerald.

"The last time the World Trade Center was bombed, Don was stuck inside and had a long climb down the stairs," she said. "A friend called to tell me then and the same friend called me on Sept. 11. After that, it was like a three-day wake."

She said "hope is fading" that his body will be recovered.

"The plane was just too close."

For now, she is taking comfort from the urn of ashes New York Mayor Rudolph Giuliani has handed out to the victims' families who haven't yet recovered their loved ones.

"I need something," she said.

Donald Robson leaves behind his wife, two sons, his brother, sister, mother and nieces and nephews in Toronto, plus dozens of friends and work associates all over the world.

They have already had two memorials – one in New York and one in Toronto. But each day, as the cards of condolence continue to arrive in the mail or the neighbours stop by, Don Robson is remembered in some way, she said.

He is one of at least 24 other Canadians who died in the terrorist attacks on the U.S.



**In Memoriam: The Department of Foreign Affairs this week set at 24 the number of Canadian citizens who died when terrorists destroyed the World Trade Center in New York City. An American man with family in Quebec and the Ottawa Valley was added to the list, bringing the total to 25. These are the names and faces of Canadians who died on September 11:**

**DAVID BARKWAY**

David Barkway, 34, was visiting a client atop the World Trade Center's north tower. When the plane hit, the managing director of the capital markets group at BMO Nesbitt Burns in Toronto sent an e-mail to his colleagues back home, saying he was in trouble. Mr. Barkway was visiting New York City with his wife, Cindy, for a three-day business trip. The couple has a two-year-old son, Jamie, and Mrs. Barkway is expecting another child. They met at Carleton University in Ottawa in 1989, where he studied economics and law and she studied English. Born and raised in Cornwall, Ont., Mr. Barkway is also survived by his parents, Peter and Mary, and his brother, Stephen.

**ALEXANDER FILIPOV**

Alexander Filipov, 70, was on American Airlines Flight 11 from Boston to Los Angeles. The semi-retired electrical engineer was born in Regina, Sask., and grew up in Windsor, Ont., before studying at Queen's University. He was living in Concord, Mass., and had made a last-minute change in travel plans, switching his ticket from a Delta Airlines flight.

**KEN BASNICKI**

Ken Basnicki, 47, was attending a financial services conference at the Windows on the World restaurant on the 106th floor of the World Trade Center's north tower. The financial marketing director of BEA systems made a cellphone call to his mother at 8:55 a.m. to tell her the building was full of smoke and he did not think he could find a way out. Mr. Basnicki was an avid cyclist, golfer, skier and snowboarder.

His wife, Maureen, is a flight attendant for Air Canada and was grounded in Germany after the attacks. Mr. Basnicki is survived by his two children, Brennan, 16, and Erica, 21.

**ARRON DACK**

Arron Dack, 39, was at a financial services conference at the Windows on the World restaurant on the 106th floor of the World Trade Center's north tower. Mr. Dack, the vice-president of global sales for a Manhattan startup called Encompys, grew up in Toronto, where he went to high school at Jarvis Collegiate. He took a degree in computer science and molecular biology at the University of Toronto before studying business at the University of Boston. He was fluent in French and Spanish. Mr. Dack's wife, Abigail Carter, lives in Montclair, N.J., with their two children, Carter, 2, and Olivia, 6.

**HERB HOMER**

Herb Homer, 48, was on American Airlines Flight 11. Mr. Homer was a corporate executive with Raytheon Company who lived in Victoria, Nfld.

**GARNET (ACE) BAILEY**

Garnet (Ace) Bailey, 53, was seated near the front of United Airlines Flight 175 from Boston to Los Angeles. The native of Lloydminster, Sask., played 10 seasons in the National Hockey League, and was signed at age 30 to the Edmonton Oilers as a mentor to 17-year-old Wayne Gretzky. Mr. Bailey became a successful NHL scout and was on his way to training camp as director of scouting for the Los Angeles Kings. Barbara Pothier, his sister-in-law,

believes Mr. Bailey would have confronted the hijackers when they attacked the flight crew. Mr. Gretzky agreed, writing in *Sports Illustrated* he was certain "Ace was not at the back of the plane." Mr. Bailey is survived by his son, Todd, 23, and his wife, Kathy.

**MEREDITH EWART & PETER FEIDELBERG**

Meredith Ewart, 29, and Peter Feidelberg, 34, were in their offices at Aon insurance company on the top floors of the World Trade Center's south tower. The couple lived in Montreal before moving to New York in 1997. Both were raised in Quebec and they were married in New Jersey last year.

**RALPH GERHARDT**

Ralph Gerhardt, 34, a vice-president with Cantor Fitzgerald, called his parents in Toronto just after the first plane hit the north tower, where he worked on the 106th floor. He attended Don Mills High School in Toronto and graduated from the University of Western Ontario. He used to organize buses to Oktoberfest in Kitchener for his friends.

**MICHAEL ARCZYNSKI**

Michael Arczynski, 45, was in Aon Corp.'s offices at the top of the World Trade Center. He was a senior vice-president for Aon. He married his second wife, Lori, in August, 1990. Together, they spent nine years in London and had three children, Sydney, 10, Max, 8 and Emma, 2, before moving back to North America last year. Mrs. Arczynski is expecting the couple's fourth child in February. Mr. Arczynski is also survived by three daughters from his first marriage: Jessica, Sophia and Tricia.



## IN REMEMBRANCE OF THE CANADIANS LOST

### MICHEL PELLETIER

Michel Pelletier, 36, was a commodities broker for TradeSpark, a division of trading firm Cantor Fitzgerald, on the 105th floor of 1 World Trade Center. Mr. Pelletier was born in Winnipeg, although he lived all over Canada. He worked two summers as a member of the ceremonial guard on Parliament Hill. Mr. Pelletier is survived by his wife, Sophie, their two-year-old daughter, Sydney, and three-month-old son, Nicolas. Mr. Pelletier died on his daughter's first day of preschool.

### JANE BEATTY

Jane Beatty, 53, worked at Marsh & McLennan Cos. Inc.

### DONALD ROBSON

Donald Robson, 52, was a partner and bond broker for Cantor Fitzgerald on the 103rd floor of the north tower of the World Trade Center. It was the same floor he had spent hours trying to escape from after the 1993 terrorist bombing. He went to St. Andrew's College, a private school in Aurora, Ont., and worked as a broker in Toronto until he moved to the United States 18 years ago. He lived on Long Island with his wife, Kathy. He leaves behind his sons, Geoffrey, 22, and Scott, 17.

### BERNARD MASCARENHAS

Bernard Mascarenhas, 54, of Newmarket, Ont., worked for Marsh Inc., which had offices at the World Trade Center.

### ALBERT WILLIAM ELMARRY

Albert William Elmarry, 30, was working in Tower One of the World Trade Center. The computer support worker for Cantor Fitzgerald, a brokerage firm, moved to the United States from Toronto in 1999. When in Ontario, he had worked for IBM Canada. He met his wife, Irenie, on a visit to his native Egypt. She is expecting their first child at the end of March.

### CHRISTINE EGAN

Christine Egan, 55, was visiting her younger brother Michael in his office on the 105th floor of the World Trade Center's south tower. Ms. Egan, a Health Canada epidemiologist, was raised in Hull, England, and worked as a nurse in many Canadian communities, among them Coral Harbour, Nunavut. In 1999, she earned a PhD in community health sciences from the University of Winnipeg, and last year was appointed epidemiologist and tuberculosis co-ordinator at the First Nations and Inuit Health Branch in Winnipeg.

### MICHAEL EGAN

Michael Egan, 51, worked at Aon Corp.

### CHANTAL VINCELLI

Chantal Vincelli, 38, worked at Datasynapse as a marketing assistant. She cared for 24 cats in her two-bedroom apartment in Harlem and volunteered at a veterinary clinic on the weekend. Her friends and family are trying to find homes for the cats; more than 50 people have offered to take one in.

### MARK LUDVIGSEN

Mark Ludvigsen, 32, worked at Keefe, Bruyette & Woods as a senior vice-president. He was born and raised in Rothesay, N.B., and played rugby for the New York Athletic Club. He lived with his wife of three years, Maureen, in Manhattan and planned to start a family soon.

### DEBBIE WILLIAMS

Debbie Williams, 35,

### VLADIMIR TOMASEVIC

Vladimir Tomasevic, 36, was attending a conference on the 106th floor of the World Trade Center's north tower. The vice-president of software development for Optus e-biz solutions was born in Yugoslavia and earned a degree in electrical engineering from the University of Belgrade before he emigrated to Canada in 1994. Sept. 11 was the Toronto resident's first visit to New York. He married his wife, Tanja, a business analyst with BMO Nesbitt Burns Inc. in Toronto, in 1992. "He was my best friend," said his wife, "and a part of him will always be with me."

### COLIN MCARTHUR

Colin McArthur, 52, a bilingual, deputy managing director for Aon insurance company, was born and raised in Glasgow, Scotland. He studied geology at the University of Glasgow and, after graduating, worked as a schoolteacher. He met his wife, Brenda, in Toronto and moved with her to Montreal in 1986. Mr. McArthur's memorial service will be held next month at a New Jersey golf course. He loved the sport, even though his wife says, "He wasn't any good at it. He always scored more than 100, but that didn't stop him." He was a Toronto Maple Leafs fan.

### RUFFINO (ROY) SANTOS

Ruffino (Roy) Santos, 37, worked at Guy Carpenter.

### FRANK JOSEPH DOYLE

Foreign Affairs also listed a 25th victim who held U.S. citizenship because of his Canadian roots. Frank Joseph Doyle, 39, is survived by his wife, Kimmie Chedel of St. Sauveur, Que. All of his relatives live in the Ottawa Valley. Mr. Doyle, an executive vice-president of Keefe Bruyette and Woods, is survived by two children.

### STUART LEE

Stuart Lee, 30, was on the 106th floor of the World Trade Center. The vice-president of integrated services at Datasynapse was born in Korea and married his wife, Lynn Udbjorg, a travel agent, in 1997. He had returned to the United States on Sept. 10 from his Korean homeland — where he had gone to show his heritage to his wife.



## Canada's Victims

They are more than names. They are more than titles in the corporate world. Twenty-five people, all with ties to Canada, perished along with thousands of others in the terrorist attack on the World Trade Center. Until recently, we knew them only as the dead. Now, with the help of those who loved them, their stories can be told.

### MIKE ARCZYNSKI

Mike Arczynski, 45, loved to feel the snow whip his face as he screamed down a mountainside on skis. "For him," says his wife, Lori, "it was something to conquer. He always said he was carving his mark into the mountain."

The mountains also gave him his best chance to be near the sky, feeling as close to free as he could come. It was where he could clear his thoughts.

"He was an extremely complicated man," Lori says. "He kept a lot to himself. I've known him 13 years and still didn't get to the tip of that iceberg."

He was born in Brampton, but his family lived in Australia and Vancouver.

For work, Arczynski lived in Montreal, London, and then New York, as a senior vice-president with Aon Corp.

He loved to be with his family. He had three grown children from a previous marriage and, after marrying Lori in 1990, had three more: Sydney, 10, Max, 8, and Emma, 2.

Lori visited ground zero for the first time last week and still has to come to grips with her loss. "I still pick up the phone and dial Mike at work because I have something to tell him."

There's a new baby due in February. His father didn't know that it's a boy. Or that Lori will name him Michael.

### DAVID BARKWAY

When he wasn't busy at his job, David Barkway — or Barky, as his friends called him — was on the golf course.

So, it's fitting that a patio off the trading floor at BMO Nesbitt Burns in Toronto, where he was managing director of capital markets, is now being converted into a putting green with the name Barky's Way.

"He enjoyed the aspect of meeting on the golf course, negotiating business deals and still (enjoying) a golf game," says his wife, Cindy.

"If he had to work in an office, he always said it would be so quiet he'd fall asleep."

Barkway, 34, was visiting clients at the bond-trading firm Cantor Fitzgerald on the 105th floor of the World Trade Center's north tower when the building was struck by a jet.

In the preceding months, he had been promoted from his former position as head of the futures desk, the couple moved into a new home in Toronto's Kingsway area, and their second child was conceived.

Cindy is now seven months pregnant and the couple's first child, Jamie, is 2.

"His life revolved around his family and friends," says friend Randy Reid.

### GARNET "ACE" BAILEY

Garnet "Ace" Bailey earned his nickname as a youngster, when he'd heat up the ice on his skates in Lloydminster, Sask., and lived up to the name Ace with a career that spanned 33 years from player to coach to scout.

"He was very flashy, very smooth, very fast. He skated with a great burst of speed," says Wayne Cashman, assistant coach for the Boston Bruins.

The director of pro scouting for the Los Angeles Kings, Bailey, 53, was on United Airlines Flight 175 on his way to the Kings' training camp when it slammed into the World Trade Center. He tried to call his wife, Katherine, on his cellphone at 8:55 a.m. but all she heard was static.

The couple met through hockey and flying — she had been a flight attendant on one of his Bruins' team charters. They married 29 years ago.

"His whole life was hockey," says his sister-in-law, Barbara Pothier. He was a veteran of 11 NHL seasons. He played left wing with the Boston Bruins on two Stanley Cup winning years, 1970 and 1972, and with the Detroit Red Wings, the St. Louis Blues, Washington Capitals and the Edmonton Oilers. During his 13-season stint as scout for the Edmonton Oilers, the team won five Stanley Cups.

### KENNETH BASNICKI

Ken Basnicki was a weekend biker in his Marlon Brando-style black leather jacket astride his Harley-Davidson. Recently, his wife, Maureen, would often be seen holding on tightly behind as they drove the countryside.

At 48, Basnicki had the world by the tail. He had been thrilled with recently shooting a 73 on a golf course — one over par. He'd taken a personal hand in building their five-bedroom Whistler-style "dream home" near Collingwood and it was near completion.

He oversaw all the plans, Maureen says.

"All the walls there talk to me now. His spirit is there."





## IN REMEMBRANCE OF THE CANADIANS LOST

The couple had just celebrated Basnicki's promotion from sales to marketing director of California-based BEA Systems, a software company.

Basnicki flew to New York on a Sunday night buoyed with optimism, a man who "always liked a challenge."

He was attending a conference on the 106th floor of the World Trade Center's north tower when the jets struck.

Maureen, a flight attendant, was in Germany on a layover when her husband made a last call to his mother. "The room is full of smoke. I don't know how to get out," he said.

That was the last time anyone heard from him.

### JANE BEATTY

Jane Beatty would be at her desk at 8:30 a.m. every day on the 96th floor of the World Trade Center's north tower.

She worked in technological support for Marsh Inc., part of an international insurance brokerage.

On Sept. 11, being punctual cost Beatty her life.

Beatty, 53, was known as a trouble-shooter in her industry, looking at Web-based applications on insurance certificates, says colleague Sid Bala.

But she was a romantic, too. Even though she came to Canada when she was 4, she retained a fascination for lighthouses from her birthplace on the Isle of Man.

It was at the Twin Lights Historic Site, a lighthouse built in New Jersey in 1862, that her husband, Bob Beatty, a retired police officer, and friends and family chose to celebrate her life last month.

Beatty lived in Toronto for more than 30 years before moving to the U.S. Her mother and grown sons, Drew and Brent McIntosh, still live in Toronto.

Life had been looking up for Beatty, a breast cancer survivor of five years, says friend John Urbanski. "She was a real trouper."

### CINDY CONNOLLY

Cindy Connolly had a laugh utterly incongruous with her size.

At just four-foot-nine, she was a physically small woman. But her laugh was larger than life.

It was hearty, loud, and would sweep down the corridors of Aon's 104th floor.

"When she laughed, it was just such a giggle that you couldn't help but laugh yourself," says Connolly's manager, Arlene Beck.

"She was tiny, but she laughed loud and gregarious. And she had that kind of face that was always smiling."

Friends say that her physical presence was also inversely proportional to the respect that the 40-year-old assistant vice-president achieved.

"She was much smaller than most, and yet she was able to command attention," says Paul Languay, who worked closely with her in Montreal.

Her house, which she shared with her husband, Donald Poissant, in Metuchen, N.J., had a lot of work still to be completed.

And the dog was a handful.

Shadow, a huge Airedale German shepherd, could often be seen pulling her around the neighbourhood.

### CALEB ARRON DACK

For Arron Dack, New York "was the seat of everything – it was Mecca. It was being Mr. Big Pants, being at the heart of the action," says his wife, Abigail Carter.

Although Dack, 39, was known in the high-flying New York world as senior vice-president and director of global sales and alliances at Encompys, he was Fabo or Fabreuse to his wife and friends.

He took the name from the role of the long-haired terrorist he played as a teen in a home movie, in which terrorists take over a Toronto building.

Dack loved the World Trade Center. During an extensive career that spanned more than 17 years in capital markets technology and consulting, he had also worked in London and Boston after leaving Canada for Brussels in 1991.

But he was a congenial guy with a penchant "for nicknaming everything and everybody," says his wife. He also loved to make up "silly songs and poems" to entertain his family.

Dack emigrated from England to Toronto as a child and met his wife here. They would have been married 11 years on Sept. 29. He was a doting father and was teaching his two children, Carter, 2, and Olivia, 6, to play lacrosse, a sport at which he excelled.

### FRANK JOSEPH DOYLE

As head of equity trading and executive vice-president of the board at investment company Keefe, Bruyette & Woods, Frank Doyle was at his desk on the 89th floor of the south tower of the World Trade Center when the second jet hit.

He was with the company for 16 years, earning an MBA at night while working his way up the ranks. "He was an amazing trader ... He was the top producing trader year in and year out," says college friend Chuck Mathers.

Doyle, 39, was as serious about hockey as he was about work. His wife, Kimmy Chedel, says he set records at Bowdoin College that still stand and he continued to play until his death.

Doyle last talked to his wife on his cellphone at 9:22 a.m. on Sept. 11. "The rooftop doors are locked ... We're trapped," he said. Then he asked Chedel to tell their children – Zoe, 2, and Garrett, 7 months – that "every day, for the rest of their life, Daddy loves them."

Authorities found his body at ground zero on Oct. 31. Chedel says she can bury him properly on Dec. 8 after a memorial. But Zoe is still asking her mother: "If Daddy had a key to the World Trade Center, why can't he open the door and come home?"

continued>



## IN REMEMBRANCE OF THE CANADIANS LOST

### ALBERT ELMARRY

Albert Elmarry's joy came from his church.

"He was very religious, very spiritual," says his wife, Irinie Guirguis.

Elmarry, 30, was a teacher at the Sunday school of St. Mary Coptic Orthodox Church in East Brunswick, N.J.

"Albert had a very big heart. He was always there for others. It was his passion," says Guirguis, 25, who is five months pregnant with their only child.

Elmarry grew up in Cairo and completed university there.

He came to Canada as a professional engineer in 1993 and settled in Toronto for more than four years. As part of a youth group at St. Mark's Coptic Orthodox Church in Toronto, he would attend youth meetings, and sometimes assemble choirs or put on a play.

In 1998, he landed a U.S. job as a computer technician at Cantor Fitzgerald.

Guirguis says her husband was nervous about the upcoming birth of their first child, but looking forward to becoming a father. If it's a boy, they planned to name the child Albert.

### PETER FEIDELBERG

Peter Feidelberg had an adventurous nature.

He ran the New York Marathon in 1998; he parachuted, climbed mountains and travelled the world, says his boyhood friend and fellow Quebecer, Richard Kirsch.

Feidelberg, 34, and his wife, Meredith Ewart, died Sept. 11 at their jobs in the World Trade Center's south tower.

A math grad from Concordia University, Feidelberg loved playing winter football with the guys. When he was playing a sport, "he would never give up; he'd just grind on," Kirsch says.

One winter, when they were twentysomethings, they spent the day jumping from a second-floor balcony at Kirsch's country house into the deep snow below. But Feidelberg wanted to continue into the next day – even though the snow had turned hard.

"He jumped and he just bounced," Kirsch recalls. "He hurt his knees."

Feidelberg, a vice-president at Aon Corp., recently joined Toastmasters – an organization that teaches public speaking – because he wanted to improve his presentation skills for his job, says Bob Share, who was his designated mentor.

"He showed lot of initiative about improving himself."

### MEREDITH EWART

Meredith Ewart had an eye for art and a head for numbers.

An assistant vice-president at Aon Corp. on the 104th floor of the World Trade Center, along with her husband Peter Feidelberg, Ewart assessed indemnities for big law firms and was known for being poised in tense situations.

In her spare time, Ewart, 29, took an interior design course, says colleague Brenda McArthur. "She enjoyed what she was doing, but I think she was keeping her options open. She was never one to let moss grow under her feet."

Friends and co-workers say they were in awe of her intelligence and beauty. She rarely got angry and, when she did, she was tactful.

Ewart was daring. She would come back from a trip to tell of her outdoor exploits with Peter. "She'd be scuba diving, biking, rock climbing at (New York's) Chelsea Piers," says colleague Arlene Beck. "I would tell her, 'Most people go on vacation to relax!'"

Born in Otterburn Park, Que., Ewart's first stop after she and Peter moved to New York in 1997 was with the United Nations. They lived in Manhattan, then moved to Hoboken, N.J. When they married there last year, many friends and family couldn't attend, so they held a second ceremony in August in Montreal.

### ALEXANDER FILIPOV

Alexander Filipov was the kind of dad who didn't indulge his progeny.

His son, David, recalls bragging he'd got 98 per cent on a test.

"That's good, son," Filipov responded, "but if an airline pilot does 98 out of 100 things right, the plane crashes and hundreds of people die."

"I don't think he meant me to remember that forever – my dad was not one of those demanding, perfectionist types – but I did," says David, who is a journalist on assignment in Afghanistan for the *Boston Globe*.

A semi-retired electrical engineer, the 70-year-old Filipov was on a business trip to California from his long-time home of Concord, Mass., on board American Airlines Flight 11 – the jet that hit the north tower. David says his father had a ticket on Delta Airlines, but switched because he preferred American Airlines.

Filipov was born in Regina and educated at Queen's University. He moved to Concord in 1959 and became a U.S. citizen in 1962, but often visited the Canadian Arctic. He had planned to be home by Sept. 14, to take his wife, Loretta, to Hawaii for their 44th anniversary. Throughout their life together, the two had been almost inseparable.



## IN REMEMBRANCE OF THE CANADIANS LOST

### STUART LEE

Stuart Lee was an eager and hard-working vice-president of integrated services for a company called DataSynapse.

Friends said he departed his New York home at 5:30 a.m. on Sept. 11 to attend a conference being held on the 106th floor of the World Trade Center.

Lee would have turned 31 this week.

"He was a romantic," says his wife, Lynn Udbjorg.

"He loved life in general – travel, good food, champagne and cigars. He was the best at everything."

The Korean-born Canadian moved to Vancouver with his family when he was just five years old. The day before the attack on New York, the couple had returned from a visit to Korea. There they had scuba dived and Lee showed his wife around on her first trip to his homeland.

In addition to his job, Lee ran a video company called Better Late Than Never and he and his wife operated an art gallery called Steem Gallery.

### MICHAEL AND CHRISTINE EGAN

It was always a long trip to the 100th floor of the World Trade Center for Michael Egan. From home in Greenwich, Conn., it was one hour and 45 minutes there. The same at day's end.

So when his son Jonathan graduated high school and set off for California, the family upped and moved this July to the New Jersey town of Lincroft, to a life of shorter commutes.

"Now," says Anna, "I wish we hadn't moved. Maybe he would have been late for work."

Michael, 51, died in the south tower along with his sister, Christine, who was visiting him. He was a director at Aon Corp.

After the terrorist attacks, as the buildings were burning, he managed to call Anna to tell her to kiss their two boys, to say, "I love you darling," and to mention the heat was stifling.

Christine Egan was a Yorkshire woman from England, but her love for the north and Canada's Inuit transformed her into one who could fish and eat whale skin with the best of them.

In fact, as a nurse who ventured into the Northwest Territories, and what is now Nunavut, Egan so immersed herself in the Inuit culture that people thought of her as one of the family.

She developed an Emeril-style expertise in maktaq, the skin and blubber from a beluga, which can be cooked or frozen and makes a great snack with soy or mustard. She used to prepare it for doctors visiting her clinic at Coral Harbour.

She learned words in Inuktitut, which was appreciated by the community elders. She learned traditional sewing, attended local weddings, and went camping and fishing.

She even loved the cold. "Once, after a trip down south, she said she didn't like it because the weather was too hot," recalls her friend Potogok Adamie.

In recent years, she pursued her PhD at the University of Manitoba. In April, she was appointed tuberculosis co-ordinator at the First Nations and Inuit Health Branch for Health Canada in Winnipeg.

"She was not one to worry about how it was going to be received if she felt it was just and true," says her friend Sharon Hunting Moffatt. "She was a straight shooter. I liked that."

### DEBBIE WILLIAMS

Debbie Williams, 35, had a way with babies, and not just her own 18-month-old daughter, Payton.

Says her friend Tricia Carey: "She could comfort all the babies in our group, even my daughter, who is apprehensive with strangers."

"Debbie was the one person Alexis wouldn't cry with."

Williams, who worked with her husband, Darren, as an assistant vice-president for Aon Corp., found her greatest joy in motherhood. Mother and daughter spent a lot of time in Columbus Park just a few blocks from their house.

But the playground equipment is aged and out of date. So an idea sparked by her surviving husband has turned into the Debbie Williams memorial park fund. Money raised will go to buying new equipment, including a jungle gym complete with two castle turrets, for the park they loved so much.

### RALPH GERHARDT

The Christmas when he was 5, Ralph Gerhardt was fighting with his brother Stephan over which program to watch. The battle brought a warning from their father, Hans: "If you should break my TV, I will sell all your Christmas presents and buy myself a new TV! Is that clear?"

At which Ralph whispered to Stephan: "I hope he buys a colour TV!"

Cheeky, thoughtful and lovable, Gerhardt, 34, always gave people something to think about, his father said at a recent memorial at St. Paul's Basilica.

Gerhardt grew into a man of humanity and decency, remembered for his beautiful smile – who used that smile to make others feel welcome.

Gerhardt earned a BA in economics at the University of Western Ontario. He had lived in lower Manhattan since February 2000, and was a vice-president at Cantor Fitzgerald. He worked with his girlfriend, Linda Luzzicone, on the 105th floor of the first tower to be hit.

This week, the family returned from New York, comforted by how many people have expressed their kinship with Gerhardt. They've received more than 3,000 e-mails from around the world.

continued>



## IN REMEMBRANCE OF THE CANADIANS LOST

### MARK LUDVIGSEN

Rugby was in Mark Ludvigsen's blood.

"He was a great rugby player," says his old Pi Lambda Phi fraternity brother, John Hodulik. "He wasn't the flashiest player but he always made his teammates look better."

Ludvigsen, 32, was always in motion – rugby, tennis, kayaking or working. "He was a guy's guy," says his wife, Maureen.

He always missed Canada to some extent, she says. "He'd tell me about growing up in Canada, playing hockey in Rothesay, N.B. Nobody played hockey in New York."

After college in Virginia, Ludvigsen went straight to Keefe, Bruyette & Woods, rising from bond salesman to senior vice-president.

He was always so reassuring, Maureen says. She last spoke to him after a jet hit the south tower of the World Trade Center, where he worked on the 89th floor. "I'm totally fine," he said. "They're telling us to stay at our desks and go back to work."

She asked him to call his mother and he went back to his desk and responded to an e-mail from his future brother-in-law. That was the last time anyone heard from him, she says.

### BERNARD MASCARENHAS

Bernard Mascarenhas loved nothing more than a good card game, especially when the competition was tough and the stakes were high.

He found no better opponent than himself.

A managing director of Marsh, a global insurance brokerage, Mascarenhas, 54, was a self-taught bridge player.

He would spend nights in his Newmarket home snuggled up with his wife, Raynette, playing four-handed bridge by himself while she watched old movies.

"He'd play against himself, playing all four hands," says his son, Sven, 22, a university student.

An avid reader, he was engrossed in books on bridge. On the advice of his daughter, Jaclyn, 18, he recently decided to up the ante and play on the Internet – but he beat all his opponents. Eventually, Sven says, he became so well-known for his skills that no one wanted to play against him.

Mascarenhas believed in giving back to the community. On major holidays like Thanksgiving, Christmas or Easter, Mascarenhas would drive the family Jeep to Loblaws to pick up donations for the Daily Bread Food Bank, his kids often in tow, says Sven. "He never failed to help people who fell upon hard times."

### COLIN MCARTHUR

Her first date with the man she would eventually marry is still a vivid memory.

Colin McArthur had invited her back to his place for a meal. The moment Brenda stepped into his cramped Toronto apartment, she knew something was terribly wrong.

"The bottle of red wine had burst in the fridge and the entire apartment stank like the inside of a wine barrel."

McArthur was cooking up a storm in the kitchen, but any hope of salvaging the dinner went literally down the drain. "He was so busy talking and joking, he forgot about the colander and the spaghetti went down the kitchen sink."

Brenda remembers his reaction: "He just looked at me and cracked up laughing. 'Supper's going to be a bit late,' he said."

They married a year later and moved to Montreal where they both found jobs with Aon Corp. The McArthurs accepted positions in the company's New York office three years ago, and although she left the company he stayed to become deputy managing director.

Colin was 52 years old. This year, the couple would have celebrated their 23rd wedding anniversary. "After all that time, I still think he's a super guy and I'd marry him again."

### MICHEL PELLETIER

Mike Pelletier was the quintessential Canadian. He was bilingual, played hockey well enough to earn a Vilas scholarship to St. Lawrence University and spent four years in Ottawa as a Grenadier Guard.

But for the past four years, the 36-year-old worked in New York. He was a top commodities broker working out of the 105th floor of the north tower in World Trade Center at Tradespark, a division of bond broker Cantor Fitzgerald.

As a Grenadier Guard, Pelletier reached the rank of master corporal and belonged to a reserve regiment known as ceremonial guards for the prime minister and Governor General.

He adored practical jokes and had a reputation as a ringleader among a group of pranksters, says Gary Robertson, a bond broker and a friend from their university days.

When one of Pelletier's trader buddies, Terry Keane, took the day off and called in sick, Pelletier "sent him \$100 worth of get-well flowers" and charged the flowers to Keane from a credit-card receipt Pelletier found in Keane's desk.

Most of all, his friends say Pelletier was a family man.

He and his wife, Sophie, who made their home in Greenwich, Conn., "were a perfect match, so happy together," says Robertson.

### DONALD ROBSON

Donald Robson carried a U.S. passport in his wallet, but he kept his Canadian identity close to his heart. He rooted for the Jays, toasted the Leafs and celebrated Canadian Thanksgiving.



## IN REMEMBRANCE OF THE CANADIANS LOST

A senior vice-president for Cantor Fitzgerald, Robson's best friends were a group of Canadian expats who had traded Bay Street for the bustle of Wall Street years ago. "They would go on trips, out for dinner, golf outings – they really had more fun than they were allowed," his wife, Kathy, says.

He was terrified of heights, but commuted from his Long Island home to the 103rd floor of the World Trade Center's north tower. It was the same office from which he had narrowly escaped following the 1993 terrorist bombing.

Robson, 52, had a successful career, but he lived for his wife and two sons, Geoff, 22, and Scott, 17. "He was absolutely devoted to them," says his sister, Nancy Hamm, who lives in Toronto.

In a reading distributed at his memorial service in Toronto last month, Kathy wrote of their deep love: "You will always be with me – your spirit is my spirit." And at his funeral service in New York, his family raised a Canadian flag.

### **RUFFINO SANTOS**

When Roy Santos was up for a promotion, he had his pick of the company's most sought-after postings.

Roy didn't think twice: he chose New York City.

As a computer consultant for Accenture, Roy, 37, cut his teeth in the company's Vancouver office before moving to Manhattan five years ago.

"He loved the city, it was the place of his dreams," says his mother, Aurora Santos.

He was known as a fast learner – focused, driven and dedicated – but he was also remembered for his contagious laughter and ability to make fast friends with just about anyone.

He stayed in close touch with the tight-knit family he left behind in Vancouver and treated his mother to a lavish visit about this time each year. "He was a very kind and loving son," she says.

On Sept. 11, he was on the 94th floor of the World Trade Center's north tower.

He had been promoted to a job in a building a few blocks away from the trade center and the transfer was to take effect the next week.

### **VLADIMIR TOMASEVIC**

Vladimir Tomasevic had been working so hard, he hadn't had time to play tennis. And tennis "was his love," says Steven Webster, Tomasevic's boss.

A born athlete, Tomasevic had competed in singles tennis in Yugoslavia's national league as a teen, eventually coaching tennis while he worked on an electrical engineering degree at the University of Belgrade. But as vice-president of software development for Toronto's Optus e-Business Solutions (now Symcor Technology Solutions), his every thought centred on an upcoming conference on the 106th floor of the World Trade Center's north tower. It was Tomasevic's first trip to New York.

When it was known Tomasevic was missing, Webster got calls from colleagues all over Toronto. "He's the kind of person who leaves a mark."

While tennis might have been his sporting love, he gave his heart to his wife, Tanja, a business analyst for BMO Nesbitt Burns. The couple met while holidaying in Montenegro, fell in love and moved to Canada to start a new life.

Because of his grace under fire, Webster thinks Tomasevic would have coolly looked for a solution after the jets hit. "He would have been standing back and helping others get out."

### **CHANTAL VINCELLI**

Chantal "Chanti" Vincelli was a marketing assistant for DataSynapse, a software company.

But in her personal life, the 38-year-old was known as the Harlem Princess, says her younger brother, Anthony Vincelli. It was a name given her by the local grocer, he says.

"She was only five-foot-four, but she walked with fearlessness through her Harlem neighbourhood," he says. "She was like the King of Kensington in Harlem . . . She loved the hustle and the bustle of the city. She wanted to succeed in New York. She dreamed of becoming a talk-show host."

She could have done it, too, he insists. "She had charisma. She had wit."

Vincelli grew up in Montreal and left for New York after college. She was in the U.S. on a work visa and disappeared in the World Trade Center while setting up a conference booth on the 106th floor of the north tower.

Vincelli adored cats. She had six, who all encircled her when she slept. She'd rescue strays, too, bringing them home, feeding them and taking them to a local adoption agency for stray animals. On weekend afternoons, she walked dogs and even cats from the agency.



Le Soleil  
Yarmouth, N.-É.  
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## Attentat du 11 septembre; Une veuve montréalaise reçoit de l'aide ... de la Nouvelle-Écosse.

Une Canadienne dont le mari a perdu la vie lors des attentats du 11 septembre, aux États-Unis, affirme avoir été extrêmement touchée par le geste posé par des gens de Nouvelle-Écosse, qui ont recueilli 25 000 \$ à l'intention des familles de victimes.

Kimmy Chedel est l'une des cinq jeunes veuves canadiennes à avoir reçu 5000 \$ chacune de la part d'un groupe formé par Bonnie Shand, une conductrice d'autobus. M<sup>me</sup> Shand et ses amis, des bénévoles, ont amassé ces fonds en vendant des rubans bleus, blancs et rouges.

« C'était incroyablement touchant », a affirmé M<sup>me</sup> Chedel, la semaine dernière, lors d'une entrevue téléphonique accordée depuis son domicile du nord de Montréal.

« Je trouve incroyable qu'une femme de Nouvelle-Écosse puisse penser à nous, et soit capable de faire quelque chose comme ça, qui puisse rejoindre toutes ces familles », a-t-elle ajouté.

Jusqu'à présent, plus de 9000 rubans ont été fabriqués par M<sup>me</sup> Shand et une poignée de bénévoles de la côte sud de la Nouvelle-Écosse, puis distribués en échange de dons.

Le mari de M<sup>me</sup> Chedel, Frank Doyle, était responsable du bureau des opérations sur actions de Keefe Bruyette and Woods, une entreprise de services bancaires et financiers. Il travaillait au 89<sup>e</sup> étage de la deuxième tour du World Trade Center, à Manhattan.

### CORPS RETROUVÉ

« Nous étions mariés depuis près de quatre ans. Notre anniversaire de mariage aurait eu lieu le 27 septembre, a-t-elle indiqué. J'ai le corps de mon mari, Frank a été retrouvé, et pour moi, il était très important de le ramener au Canada et de l'enterrer ici. » La dépouille mortelle de M. Doyle a été retrouvée dans les décombres des tours jumelles, quatre jours après leur effondrement.

M<sup>me</sup> Chedel est revenue au Canada avec sa fille, Zoe, et son fils, Garrett, le 10 octobre. « J'ai passé un mois là-bas, et j'ai réalisé que j'avais besoin de me trouver ici, près de ma famille, et aussi loin que possible de New York », a-t-elle expliqué.

« J'ai le sentiment que New York nous a enlevé Frank, et ce n'est plus un endroit où j'ai envie de me trouver. »



## The New Order: Insurer copes with its tragic loss.

When John Chippindale saw the first television reports of the terrorist attacks, he knew his friend Bernard Mascarenhas was in danger.

Mr. Chippindale, president of insurance broker Marsh Canada Ltd. of Toronto, was aware that Mr. Mascarenhas, the firm's chief information officer, planned to be in New York the morning of Sept. 11. He was scheduled to be in the World Trade Center for a meeting at Marsh & McLennan Cos. Inc., the Canadian firm's U.S. parent.

The office he was visiting was in the first tower hit by the hijacked planes. "He was exactly where the plane came in," Mr. Chippindale says, recalling the disaster that took the life of Mr. Mascarenhas, who was 54.

Since that morning, Mr. Chippindale, 43, has been enveloped in the new business world that has emerged from Sept. 11.

First, it was intensely personal, as he accompanied nine members of Mr. Mascarenhas's family – including his wife Raynette and his two children – in a rented minibus that reached New York on Sept. 12.

He obtained counselling for people at Marsh Canada, who had friends and colleagues among the 292 Marsh & McLennan employees who perished in the World Trade Center. "I knew probably 50 of them real well," Mr. Chippindale says. After a month of coping with the human issues – including his own sense of loss – Mr. Chippindale has been on the front lines of business developments that have spun from the attacks.

Marsh Canada's journey is an intense microcosm of life after Sept. 11 – pain, then healing, now coping with the fallout.

"For the month of September, like everyone else, I never had such an unresolved sadness, no doubt about that," Mr. Chippindale says.

"And now it's more like: bear down, hire new people, invest in capital – and we've done that."

Marsh Canada is a leading business insurance broker, with 1,200 employees and revenue this year of \$225-million. It processes about \$1.7-billion a year in premiums that are passed on to global insurance companies.

Its role as intermediary between business clients and insurance companies has never been more challenging, as the industry reacts to the estimated \$50-billion (U.S.) to \$70-billion in claims arising from the terrorist attacks.

Marsh's clients face sudden, steep increases in premiums that, in some cases, might amount to several hundred per cent – and at a time of economic recession. For many companies, deductibles will have to soar and coverage areas will be scaled back.

Starting Jan. 1, most of the world's reinsurers – key players to whom initial insurers lay off risk – will no longer accept coverage for terrorism. Clauses are being written into contacts to exclude this risk category.

In time, Mr. Chippindale says, the industry hopes to develop pools of capital and expertise to deal with terrorism as a continuing risk, just as it has with wind storms, for example.

Marsh has been part of industry requests for the U.S. and Canadian governments to provide a backstop to help protect against claims from any future terrorist attacks. But U.S. legislation to protect the insurance industry died last week in the Senate.

Mr. Chippindale says these broad questions are almost welcome after what his company has experienced. "It's a very weird feeling to have that trauma, and then the industry issues, and the challenges that you have to go through.

"In hindsight, we were fortunate," he says. "You are so busy in your client challenges that you are able to preoccupy your mind."

Even before Sept. 11, the insurance world was going through transition. The business normally follows four- to six-year cycles of soft markets (falling prices, excess capacity of capital), followed by hard markets (rising prices, reduced capital).

The late eighties and nineties were a long, soft period, and the price of coverage fell considerably in Canada. But the market began to harden in late 2000, as capital shrank and prices began to move, providing opportunity for insurers – and brokerages such as Marsh – to boost their bottom lines.

Then came Sept. 11, and with billions of dollars wiped off insurers' books, the market hardened dramatically. Some insurers teeter near bankruptcy; others look for longer-term salvation from premium hikes.



## IN REMEMBRANCE OF THE CANADIANS LOST

Mr. Chippindale says there is no actuarial solution when the industry faces such a deluge of claims. "Now it's a survival issue," he says. "The insurers are saying that 'I've got to improve the situation quickly; I've got to be selective on what business to insure, and force the [price] increases to occur on a broad-based application.'"

Businesses with a basic product or service could see premium increases of 20 to 50 per cent, he says. Higher-risk companies, with extensive property or global product liability, could expect rises from 50 to a few hundred per cent. The Canadian aviation industry, where Marsh has 60 per cent of the market, is being hit with hikes of 300 to 400 per cent.

Mr. Chippindale's hope is that in the previous soft market, clients took maximum advantage of lower premiums and reduced deductibles. Now, as prices are soaring, they may have something to give up, he suggests.

The upheaval comes just as Marsh Canada itself is going through its own transition. On Jan. 1, Mr. Chippindale adds the title of CEO, replacing Sheldon Rankin, who steps aside after almost 20 years running the firm, but who will continue as chairman.

Mr. Rankin, 65, says the Sept. 11 attacks underlined the need for a broker such as Marsh to evolve beyond being a mere agent that places coverage with insurance companies. Over his 40-year career at Marsh, the role has shifted to becoming a risk adviser that assists clients in managing its range of exposure – from classic hazards, such as fire, to financial calamity and, now, the threat of terror.

With steep premium increases ahead, Mr. Rankin says Marsh is talking to clients about other options, such as more sophisticated self-insurance. Companies might set up captive insurance companies, or in some cases, pool their risks with other companies. Some coverage might be cut back as companies take a hard look at their risk exposure.

"We work hard at loss prevention, making sure we don't have the damn claims," Mr. Rankin says. "There's the need to take your fate in your own hands."

In addition, parent Marsh & McLennan has set up one of the new insurance companies that are injecting capital into the system, as investors are attracted by higher rates.

Both Mr. Chippindale and Mr. Rankin say it will take time before the industry knows the full impact of Sept. 11. Meanwhile, the personal issues still linger.

Mr. Rankin remembers his colleague, Mr. Macarenhas, as a very bright IT guy, who was so good at his job that the parent company wanted him to move to the United States.

He resisted because he didn't want to live in New York, but he was there on Sept. 11.

It's been the most difficult time in Mr. Rankin's career, but for weeks he couldn't talk about the events in a coherent way. "I was emotional but I was just flat, I couldn't . . . It was beyond my comprehension."

### THE NEW ORDER

The world changed on Sept. 11, affecting how we live and work. This is the first in a series of portraits of people and how their working lives have changed.

