

B O O K O F R E M E M B R A N C E

IN MEMORY OF OUR FRIENDS
AND COLLEAGUES FROM
KEEFE, BRUYETTE & WOODS,
LOST ON SEPTEMBER 11, 2001



Marie Abad
Joao Aguiar
David Berry
Joseph Berry
Jeffrey Bittner
Krystine Bordenabe
Nicholas Brandemarti
David Campbell
Kevin Colbert
Donald Delapenha
Debra DiMartino
Jacqueline Donovan
Frank Doyle
Christopher Duffy
Michael Duffy
Dean Eberling
Bradley Fetchet
Jeffrey Fox
William Godshalk
David Graifman
Mary Lou Hague
Frances Haros
Kris Hughes
Scott Johnson
Donald Kauth
Karol Keasler
Russell Keene
Lisa King-Johnson
Vanessa Kolpak
Jeannine LaVerde
Joseph Lenihan
Adam Lewis
Mark Ludvigsen
Sean Lugano

Michael McDonnell
Daniel McGinley
Lindsay Morehouse
Stephen Mulderry
Christopher Murphy
Keith O'Connor
Marni Pont O'Doherty
Philip Ognibene
Cira Patti
Michael Pescherine
James Reilly
Joseph Roberto
Ronald Ruben
John Ryan
Muriel Siskopoulos
Paul Sloan
Gregory Spagnoletti
Derek Statkevicius
Craig Staub
Derek Sword
Kevin Szocik
Thomas Theurkauf
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e at KBW lost 67 friends and colleagues on September 11th, 2001. These were exceptional people whose lives were ended much too soon.

In the months that followed we attended many memorial services. We were touched by the incredible wisdom and love being shared. Our hearts, though deeply saddened, were also uplifted and challenged by the beautiful stories told of the richness of our colleagues' lives, and the huge impact they had on their family, their friends, and the world at large. We decided to capture as many of these tributes as we could gather in this Book of Remembrance.

People who spoke honored our colleagues, and in the process helped to answer some of life's most significant questions. What is it that is really important in life? How can we make a difference in this world, and make it a better place because of our presence? What can we learn from the example of lives well lived?

We hope this Book of Remembrance will provide special memories and lessons to all of you, especially to the children of our friends lost in the World Trade Center, and to our own children. Inside this book you will find a treasure chest of stories about life - its beauty, its challenges, its joys, its triumphs, its sorrows, its love. We hope you will cherish this book as we do our colleagues who were killed on September 11th, 2001. God bless them and their families, and us all.



Dear Lord

*Our hearts are aching,
Our emotions are in turmoil,
Our outlook on life has become uncertain,
We're scared Lord*

*Please deepen our faith,
Make more fervent our love,
Give us a greater appreciation for our life,
And for all the gifts you've given to us,
Help us to celebrate life each day*

*Help us to be more open with each other,
More honest with ourselves,
And more committed to doing your will*

*Help us to minister to our own needs,
And to those of our family and friends,
And to listen with open hearts*

*We know Lord, that the power of one person's love,
And also the power of a community of loving people,
Can overcome evil*

*Help us to stamp out evil in this world Lord,
Help us to win with kindness,
Help us to win with love,
Help us to win with a commitment to always do the right thing,
Help us to look out for each other*

*Bless our loved ones,
Show us the way,
Help us to be love for one another.*

Michael O'Brien

Marie

MARIE ROSE ABAD

My 88-year-old grandmother has one firm belief. "It isn't always when you're 5" she says, "that you can make your friends for life. Sometimes you will meet these special people when your 25 or 35." That's just what happened with Marie and I. We met 15 years ago today. It was my very first day of employment at KBW. It became clear in no time, she was the glue that held the Bond Dept. together. And having had the chance to know her well over the years . . . know how she shied away from fanfare or accolades, I'm truly convinced of one thing she'd be saying to us right now: "What's all the fuss about . . . don't you people have anything better to do today??" Well, Marie, the answer is no, we don't.

We spent nearly a decade working together. Developed the friendliest on-going competition about whose department was more valuable to the firm . . . my stock group or her bond guys. Funny how, in her eyes, my group seemed to have the multitude of bursting egos, and hers had an endless supply of class and talent. I'll never forget the best line she ever said to me. It was 5 years ago. I'd decided to resign and be home with our boys. "Dawnie", she said, "what better training to be a mother than to have worked in that nursery school of a stock department you have!!"

So often when work relationships end, so do the friendships that formed with them. The daily contact is gone . . . out of sight, out of mind. But not with Marie. Katy, Patty, Sid, Kathryn, Ivette . . . they can all vouch for me on this one. She was loyal above and beyond the call of duty. E-mail was born, and so was a new form of staying connected. I could practically hear her contagious laugh through her comical daily messages. It kept us connected, even when our family would move from NJ to Charlotte 3 years ago. And by the way, the South does NOT have the lock on the concept of "charm". Marie's natural kindness always tilted the scales to the North's direction.

If you were her friend, she worried about you, cared about you, and made you feel like you were the only person on earth when she was talking to you. Then if she really liked you, she'd let you think you had even the smallest chance of being a stowaway in her Hawaiian bound luggage each year. I must have begged a dozen times myself to be her personal slave just to get the trip. I could live to be a hundred and still never, ever meet anyone that



enjoyed the sun and heat like this woman did. It just didn't bother her the way it bothered so many others (myself included!!) Tell me, how many people do YOU know that would have a portable heater turned on under their desk in the middle of the summer?!! She really made us laugh.

Marie put a lot of effort into what she did in life, in AND outside of the office. She made time for family, time for friends, and who could forget time for fun. She had to be the best marketing device The Aloha State could have ever had. Most people would get bored going to the same place, year after year, but she and Rudy never did.

They only needed each other anyway. Loyal, even to vacation spots.

Jennie & Jimmy . . . our greatest hope is that you know what a beautiful daughter you put on this earth. Just look at all the lives she touched, lives made more alive, spirited and loved just because of who she was. Thank you for raising her in a way that made other people want to be like her. She often mentioned how she remembered all the little things you both sacrificed for her and Dee while they were growing up. And about when she'd be feeling a need to fill a sweet tooth, she would easily remember how you would purchase chocolate chip ice cream by the gallon for them when they were teenagers! She talked about you both as much as we talked about DIETING! Now . . . that should show you the frequency of our chats.

Dee and Madeline . . . what a terrific support you have been to her as a brother and sister-in-law. I can tell you, she NEVER missed an opportunity to brag about her fun times in Mattituck, and how grateful she felt for the friendship that you all had together. And Madeline, I know for sure, she'd be counting on you to keep the trophy on the girls side at Thanksgiving Trivial Pursuit.

And Rudy . . . her funny Filipino. She loved you, plain and simple. We all thank YOU for the joy, the care, and the love you gave her . . . and your marriage. You must have been her parent's dream come true in a son-in-law.

Marie worked in a world of high finance, where it is so easy to define achievement with a paycheck or possessions. Yet, in her mind, she looked deeper into a person, regardless of their position in the company. She had a favorite poem, and she kept a passage of it in her wallet everyday. It is by Ralph Waldo Emerson:

"Success . . . To laugh often, and much; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends, to appreciate beauty, to find the BEST in others; to leave the world a bit better, whether by a healthy child, a garden patch, or a redeemed social condition; to know even ONE life has breathed easier because you have lived. This is to have succeeded.

So here's to you, Marie. A beautiful woman, who we will never forget.

A success.

Dawn Ryan

Iwould like to begin by asking Mr. Jim LaVeglia and Mrs. Jenny LaVeglia to stand. Please join with me in a healthy round of applause in appreciation of their wonderful daughter, Marie.

When I arrived home from the World Trade Center that fateful morning of September 11th, I learned that Marie Abad was among the KBW missing. It was like a sudden dagger in my heart, because over the past 24 years, I grew to care for her like she was my sister. And I have learned something else over the last several weeks, that many of you here today, loved her like a sister also.

So what made Marie Abad such a special person in all of our lives? Just take a moment and close your eyes and picture Marie. Is there anyone here who doesn't see Marie smiling? The only time I ever saw her without a smile, was the day after she returned from Hawaii with her beloved, Rudy. That smile is my vision of her; that will remain etched in my mind forever.

Happiness is what embodied Marie Abad. Her good humor was infectious. Anytime spirits were low, she could snap you out of it quickly. And she loved to dish it out. Her quick zingers and wit were always ready at the appropriate time. I always needled her, that despite her age, she never lost a child's zest or joy for life.

She brought this happiness in spades to her family. Marie was the shining light in Rudy and Ma & Pa LaVeglia's lives. It was great to hear the stories about "this

weekend we're making the sauce, (or gravy as some of you would say), or next weekend we're making homemade raviolis or homemade sausage." My mouth is starting to water already. Ma will probably tell you Marie wasn't the greatest cook, but her presence alone, wine glass in hand, at these occasions made these special times. And who could ever find a closer, happier couple than Rudy and Marie? I was always envious of the freedom they had. And the trips they took. The famous month in Hawaii (with the inevitable count down from 365 days before), trips to the Philippines to visit Rudy's family, trips to visit friends in Darien, and as Marie would say—off to that dump N.J. to see friends in Marlboro, or for a little gambling in Atlantic City. I said to Rudy one day, "You are the tightest couple I know," and his response was "that's only the Marie she let you see—we were even closer than that." And I truly believe him.

But beyond her close direct family ties, Marie developed her second family, her KBW family. Because she had no children of her own, she created three roles at KBW—the sister role, the Mayor role, and the den mother role. The sister roles began when she became your friend. Once she became your friend, she was a friend forever. Marie was as genuine a person as you will ever find. Her second role at KBW was the Mayor. The Mayor's primary job was to make sure that everyone at KBW was OK. She did this job well because she truly cared for everyone at KBW, and even their customers. She was always interested in your personal stories. She was always empathetic. One person after another would talk to her because she really cared. Other jobs for the Mayor were to run our Annual Lenten Weight Reduction Contest and to be the local post office. Beyond this role, she gravitated to the role of den mother. She created nicknames for many of the KBW inmates. Here's a partial list—Crusher, Eddie & Lenny, K-Trips, Grandpa, Groobs, Katie Buns, Fat Boy, Principessa, Bubba and excuse me father, Butt Boy. Marie also loved to celebrate birthdays. Between Marie's nasty birthday cards and continual birthday harassment, you'd never be out of the spotlight all day. But at the same time she made you feel like a million bucks because someone remembered your day.

Marie had the opportunity to retire from KBW when Rudy retired from Merrill Lynch a year ago. But she decided

against it, because over the past 23 years, she grew to love the people on the 88th and 89th floors. We had become an important part of her life and she wasn't ready to separate yet, and leave us behind.

When a good person departs from this world suddenly, I firmly believe they don't immediately go to their heavenly reward. I feel they stay around and keep an eye on us until they know the time is right to leave. Right now, Marie and the other KBW members who were never found are watching over their families. But they're also watching over KBW. As we make our attempt to resurrect KBW from this devastation, I feel Marie and the other KBW spirits helping us, giving us support. It would only be appropriate for Marie to continue her good works—her unselfish caring, her love for people and her warm smile—as our angel in heaven.

Two final comments—

The best way to honor Marie's memory would be to imitate her in life. We need to try to fill the tremendous void she has left us. Each and every one of us should find happiness and peace within ourselves and then transfer that inner warmth to others who surround us.

Lastly, she would never have wanted us to end on a down note. Let's remember her in a positive light:

Now, I ask you to close your eyes one last time—and picture Marie—only now she is sitting on a lounge chair under a palm tree in Hawaii with that warm smile, sipping a Pina Colada. Aloha Marie—until we see you again in heaven.

Bob Planer (KBW)

The past few weeks have been perhaps the most difficult time we have experienced. All of us have been directly or indirectly affected by this tragedy. The damage and destruction cause by this senseless act goes deep into our hearts. The healing process is going to be long and hard.

Yet out of this tragedy there emerged some good. We have come together. We have supported each other. We have shown our love for one another. Some of you lost a loved one. I have lost a

very very special person named Marie Rose. Nothing can ever bring her back, but perhaps the good that did emerge will stay in our hearts. We all have to go on with our lives. All of you that knew her know that life will not be the same without Marie Rose. Her mere presence brought a feeling of comfort and joy to everyone around her. She touched our hearts in a way only she could. For now you are gone, Marie Rose, but you will live forever in our hearts.

Vaya con dios, Marie Rose

Rudy and the Laveglia and
Abad Families

J.J.

JOAO AGUIAR

All we have left now are images and memories. These are some of mine: I remember the day J.J. was born, my mother calling from the maternity ward at Riverview Hospital, telling me it was a boy. I remember thinking ruefully, uh-oh, there goes my position of power as the eldest daughter. Even at six, I had tacitly understood that the first male child born to a Latin family becomes 'The Prince'. But despite this squalling infant usurping my primogeniture, I came to love my baby brother, and eagerly helped my mother to take care of him. I remember him laying on the changing table, and then being horrified when I touched the gnarled black thing that grew out of his fat baby tummy and it fell off. Not knowing what an umbilical cord was, I had thought I had broken him.



He grew into a precocious toddler with long brown curls (it was the "70's", ok?) whose favorite activities were playing in the mud puddles in our driveway and throwing horrible tantrums. By the age of three, he was skinny and wiry and fast. He was still drinking out of a baby bottle, but he could also ride a two-wheeled bike, swear like a sailor, and hold his own with the neighborhood teenage boys. The next couple of years he spent terrorizing Monique and I with his cap gun, sneaking up on us and scaring us to death, not to mention forever damaging our eardrums. I remember those small red strips of paper that issued from the gun and the smoky odor of those fired-off caps. Bang! Bang! Bang! And then his gleeful little boy laugh.

We moved to California when Jay was about nine. He bought himself a BMX bike with the earnings from his paper route. And once he presented our mother with a small gold ring with a tiny diamond for Mother's Day, for which he'd spent \$110. She wears it to this day. My own son recently gave me a silver necklace that he got out of a gumball machine at the local pizza place. It wasn't until then that I fully understood what that ring must mean to my mother, how deep a mother's love for her son can be.

At about twelve or thirteen, Jay moved to Portugal with my parents, where he attended St. Julian's, a private British school. At one point, he was captain of the basketball team. Quite an impressive feat for a guy who was only about 5'7". He returned to New Jersey to attend senior year at Rumson-Fair Haven High, and lived with our Uncle Vic in Rumson and then Ray Smith, Jr., our aunt's brother, always known to us as "Skipper", who through the

years became like an older brother and mentor to Jay. Most weekends he would come down to the shore to Monmouth Beach to spend the day at Skipper's place, playing volleyball, lounging and socializing over beers with friends on the beach behind Skip's house.

J.J. attended New York's Adelphi University for the first two years of college, later transferring to George Washington University in D.C., where he graduated with a B.S. in Finance. His goal was to be highly successful as a trader, and he was well on his way. He was first employed at the Japanese Iyo Bank, then at Fuji Bank. In 1999, he secured a position with Keefe, Bruyette &

Woods, an asset management firm located on the 88th and 89th floor of the World Trade Center. J.J. was about to be promoted to Vice President pending the completion of the requirements to become a Certified Financial Analyst, which he did.

In recent years, he grew a goatee, claiming "no one will invest money with me if I look like I'm 14 years old." It is truly the bane of our family to look younger than our chronological age—(you don't get no respect!) Nevertheless, Jay, looking at 30 like he was in his early 20's, was our family's answer to JFK Jr—a handsome, energetic, strong-jawed, wavy haired, successful New Yorker, dashing around Manhattan. He was truly the pride and joy of both our parents, who were lucky to have been recently visited in Portugal by he and Lisa in June.

Our lives diverged as we grew older, as many siblings do, who live far apart. He was in New York, my sister and I in California. But every few weeks or so, we would call one another, to catch up on our respective lives. He always made sure to keep abreast of how my son, his only nephew, was doing. I had always hoped to influence Jay to transfer to the West Coast. Our generation seems to be slowly migrating to the West Coast, one by one, and I'd hope he would, too. To me, San Francisco seemed friendlier, prettier, safer—despite the threat of earthquakes.

We last spent time with J.J. in April, at Easter, when the Botterill family gathered for our grandfather Van's 90th birthday near Asheville North Carolina. Jay, Lisa and I, and Sebastian spent a beautiful day together touring the nearby Biltmore Estate. A couple of days later I dropped Jay and Lisa at the airport. I remember inviting them to visit San Francisco, and then hugging him goodbye, this last time I saw my little brother.

Strangely, I last spoke to J.J. on Sunday night, September 9th, about 36 hours previous to the attack and the end of his life. He called and first spoke with his 9-year-old nephew Sebastian Brunemeier. They talked about school and soccer, Sebastian having recently begun playing the sport. J.J. promised to send him a new soccer ball. Sebastian always thought Uncle Jay sent the coolest gifts, always just what he wanted: video games, a new TV, sports equipment.

The phone was passed to me, and we spoke about what was going on in our lives. He told me he'd spent the previous weekend in Southampton with his girlfriend, Lisa. That Sunday he had just returned from a day at Monmouth Beach Club, where he and Monique and I had spent our childhood summers. He could frequently be found on the tennis court there as a kid. He gave me the rundown on who was doing what: this old friend just had a baby, that one's getting married, etc. He expressed interest in becoming an adult member himself, so that we could all converge at the beach club together in the future. That would have been a lot of fun.

What struck me during this conversation was how happy Jay was, both personally and professionally. He was enjoying his job, and was in the process of moving in with Lisa. He was looking forward to living with her at her place in Colt's Neck, NJ, in a 140-year-old restored farmhouse with a couple of thoroughbreds galloping around out back. He seemed completely content. That's all any of us can hope to achieve before we go: complete contentment.

The last thing I said to Jay was "it was good to talk to you." It was also good to have known him. I am having a difficult time believing I won't ever see him again. I will always miss his face, sarcastic wit and his impish energy. As well, I so deeply regret that my son will not have J.J. in his life as he grows up.

We have learned from co-workers that Jay spent the last few minutes of his life, after the first plane hit Tower one, and before the second hit Tower Two, urging others to leave the office and checking on friends on other floors. It was so characteristic of him to not give a thought to getting himself out of the doomed building.

For all of us here, left behind, we must remember that the best things in life

aren't things, that every one of us has a limited time on this earth, and to try to make that time count by spending as much of it with those we love, and to strive to improve the world while we are here.

My brother accomplished all of those. Goodbye, little brother. There are so many of us who you affected in a positive way, and an amazing number that loved you and will miss you.

Taciana (sister)

On September 29th 2001 the wind was furious as it slapped against the eastern shore and kicked up sand from under the white tent. During the ceremony a friend who had saved his life just a year prior, in a boating accident voiced what I had been feeling . . . "that it was J.J. powering that wind. He wanted to let us know he was there."

J.J. and I had discussed this day once or twice when he was in college we both agreed we didn't want sad funerals with everyone crying. More like an Irish funeral, with music, drinking, everyone laughing, and telling happy stories.

I felt remarkably like the strong member of the family that day. Walking around with a smile on my face talking to arrivals at my little brother's service. I kept smiling and looking up I knew what J.J. expected of me that day. Our sister Taciana posted pictures that evoked conversation and laughter.

J.J. prepared me for his death in more ways than one. He confided in me that he was uneasy about how long he would live, but also on several occasions he told me he wasn't scared to die.

I adored my little brother. I would cover for him on the few occasions he might have gotten in trouble by Mom and Dad. Once he came home from the Algarve with a large cut on his hand, another time he lit the Christmas tree on fire outside. This time the fire department came by, he begged me to answer the door and talk to them. He was always telling on us and this was the first time I had "something on him" but we were good natured and joked with each other about it.

He used my bike once and hit a tree. He was taken to the hospital in an ambulance. My mom and I drove alone to the hospital and I was so scared I didn't know how we would find him. I saw blood on his forehead as he lay in the hospital bed shortly thereafter I fainted. After that experience J.J. recovered quickly and I continued to feel protective over him.

When J.J. lived in Portugal in the late 80's and I was in the United States when we corresponded or spoke on the phone he told me I was his favorite sister. I told him he was my favorite brother . . . well J.J. was my only brother. He got the joke quickly. That was our way of saying we loved each other. Throughout the years following he would sign letters your favorite brother and take solace in the fact that he knew I loved him; I would help him out of a bad mood if he were bummed about girls.

I'm J.J.'s middle sister, four years older than my little brother. I don't have many vivid memories before his birth, I do however remember my parents telling Tati and I that mommy was pregnant. We had just jumped up on their bed on a Sunday morning before going downstairs to have pancakes. My Dad seemed very excited about the prospect of having a boy. Mom talked about naming the baby Demetrious. Tati and I complained and eventually attempted to persuade her otherwise. That name wasn't like any of the other boy's names we knew! Our efforts weren't in vain; he was named Joao Alberto de Fonseca Aguiar Jr. His only salvation growing up in the states was that his nickname was J.J.

You will live in my heart forever . . . My favorite little brother.

Monique (sister)

Thank you all for making the trip here today to honor the memory of Joao Aguiar. I know there is more family and friends, from points around the world that wish they could be here also. Their good thoughts and prayers are welcome, I think we can all feel them here in spirit. Reading the guest book on his web site proves how much JJ is tragically missed. I hope reading

the guest book brings solace to his family and friends. Putting your thought to words helps to bring peace to your heart. There is no doubt it keeps his good memory alive.

J.J. touched so many of our lives. His Great Spirit and endless optimism lifted my mood on many occasions. Even during his 'blue periods' he never failed to cheer us up when he visited. I have no doubt that J.J. was happier in the last six months than any time since we met. Unfortunately that makes his loss even more tragic.

Many a time J.J. would call asking what we were doing for the weekend. Often he would show up at my door, having roller bladed from the train station. When I was crabby or in a sour mood, he would become my own private cheerleader. 'Let's go, let's go out, let's go on the boat, what's Kenny doing—where's the party?'

He made me a better person on many occasions. J.J. was always willing to try something new or different. He would meet me at international chamber of commerce meetings. France, Belgium, The Netherlands we didn't care. We would go together and pretend to be international men of mystery. We golfed together, BADLY. When I needed a fourth for a golf outing he would gladly join in. You could put J.J. in most any situation and he would instantly make new friends or business acquaintances. We had fun meeting anywhere the boat or train could take us. He made no pretenses, was a good man, and anyone who met him instantly recognized it.

J.J. loved Monmouth County. The photos of him, at the beach, on the boat, with friends—for me are hard to look at right now. I know they will eventually bring joy and happiness as a memory of the good times we all had together. The pictures document the fun that always accompanied any event that included JJ.

He was filled with endless enthusiasm and the willingness to try anything. I remember the first time we went wake boarding together, J.J. took instruction from Cato and I, then we threw him in the water. He got up on his first try, which is no small accomplishment. After his second turn he mentioned the riding was uncomfortable. Turns out we had him on the board backwards. Now right foot forward, he really was cruising. He loved to whip around the boat on turns, accelerating as he passed the boat—giant smile on his

face. Even though he turned out to be a goofy foot, he was the BEST FIRST MATE I ever had on my boat.

For years J.J. had no car. We would go to the car shows together and look at all the new models. There was no doubt he yearned to have a set of wheels of his own. I think that some nights he would purposely drink less than me just so he could drive the car. J.J. never had to ask twice to be picked up at the train station or ferry dock. To me having no car seemed to simplify life. But he felt not having wheels was cramping his style. Like everything he did it was carefully planned, then executed. Getting the BMW was like an awakening for J.J. He was now truly free, nothing could hold him back. I know that car gave him the freedom that he yearned for and his smile brightened even more.

Part of being a good friend to all of us here, and the willingness always to do anything for fun is how J.J. came to meet with Lisa. Through the magic of a love for horses, J.J. came to meet up with a very special lady. His happiness in the last months of his life all centered around his love for Lisa. For J.J. the world was again fresh and new. As always with all important decisions, his internal planning began. So in love, his job fine tuned and rewarding, anything was possible. Never selfish, always very generous he shared his happiness with me in a way that made it something I could almost touch.

September 11 began as most any other day. At home doing e-mail, I heard a newscast special announcement on the TV from the other room. I went in to see smoke coming from the World Trade Center. Back at my desk, I called J.J. to see if he was OK. He was in the office and advised that they felt the blast and could now feel the heat of the flames. I guess since everything was happening in the other building, they felt safe. We practically joked about the stupidity of the person who had flown their plane into the building. He told me he had to go and would call me back, I never heard from him again.

Our conversation together brings me no peace. I blamed myself for not warning him to get out. Hearing that he rallied people to move quickly from the building is in total character with J.J. His actions, to get even one more person out of the building, make him truly a hero.

I don't remember much more of that day, just a lot of howling and screaming on my part as I walked in circles around my apartment. One by one, the people I know and care about were accounted for, but not my friend J.J. That evening I drove out to be with Lisa. Dwayne was already there and we tried not to watch the news, instead keeping the TV on old movies. We played the strangest game of musical couches that night. Awake and staring into space, passing out to find one or another of the cats asleep on us as we awoke. No doubt the animals sensed something was very wrong.

As days went by our hope began to fade, replaced by the harsh truth our friend was gone. What we must preserve now are the good memories that we all have of J.J. His endearing smile, good wit and effervescent spirit must carry us forward in this new reality. J.J. was a great person, who made friends easily in both social and business circumstances. He proved that even in the circle of sharks that comprises the downtown business district, you can have a lively spirit and make friends not enemies in the financial district. He made no pretenses, and could never be accused of being a poser. He worked hard, lived hard and loved hard. I know everyone here misses him. I know that I miss him very much.

My friend went to work that day, a day that began like any other. As days go by I still wonder when my little friend will come home. I know now he will never come home to us and I pray God holds him in the palm of his hand. I hope to see my friend someday, and because he is there I know it is a better place. It is fitting that we stand here on a Saturday afternoon. It is in this same place we spent many days with J.J.

We stand here on the beach; our hearts filled with sorrow. When we go over the sea wall we must try to lift up our hearts. Our hearts will be guided by the spirit of J.J. and we will celebrate his life and our love for him. I think he would want it that way.

Neil Luciano

What a wonderful day today became: It is hard for me to describe the sadness that I feel about the loss of such a wonderful young man as J.J. Aguiar. He worked with us [KBW Asset Management] for the last several years, and I came to know and love him as an employee and more importantly as a friend. J.J. made me feel like part of the younger generation, even though I am over 70 years of age. The tributes to him in this guestbook are all so touchingly true and representative of the affection so many felt for J.J.

I do believe J.J. was destined for greatness. We have all been deprived of his kindness, his humor, his devotion to all of us. In short I, like all of you, am heartsick at his demise.

As former CEO of Keefe, Bruyette and Woods, I have lost over 65 beloved associates in the WTC calamity. I have attended many of the memorial services that have brought tears to my eyes . . . Today's inspiring "on the beach" service was magnificent in its simplicity and its sincerity . . .

May God bless J.J.'s relatives, friends, et al. and . . . God Bless America.

Charlie Lott (*Keefe, Bruyette, & Woods*)

J.J. was the main reason we got out of the twin towers. He was panicked. We saw a ball of fire shoot across our window. He pulled the fire alarm. He yelled that a bomb had gone off and that we should get out. He left before I did.

I couldn't believe my ears that afternoon when I received phone calls at home from both his parents who live in Portugal, and his girlfriend Lisa in New Jersey. They were looking for J.J., hoping that he was okay. I had assumed that he got out.

The next morning his parents called again to tell me there was still no word from J.J. I was shocked. I was speechless. How could that happen?

J.J. was a great guy to work with at KBW. He was full of life, full of fun, but very serious about executing in his role as our trader at KBW Asset Management. His energy level was contagious. He was a professional. He had friends all over the world and had just passed the CFA exam. He had fallen in love with Lisa and he was on top of his game at work. I like to think that he was experiencing a little of heaven here on earth. Now he is in heaven and we all selfishly miss him.

Michael O'Brien (*Keefe, Bruyette, & Woods*)

David

DAVID BERRY

Blessed are those who mourn, for they will be comforted. Blessed are the pure in heart, for they will see God. Blessed are those who are persecuted for righteousness sake, for theirs is the kingdom of heaven.

I am Michael Berry, the older brother of David by seven years. I am a CPA living in Bainbridge Island, Washington. I want to thank this community for supporting my mother and father through the time of this difficult tragedy. It takes a village to preserve a parent. My parents, Charles and Nancy Berry, had only four sons, Nelson, Michael, and Christopher, who was five years older than David. When David was almost three, Christopher died after a one year struggle with bone cancer. The grieving within my family from the death of Christopher only gave added impetus to the growing adoration we all had for David. Tremendous family love combined with David's natural, inherent gifts cultivated a wonderful potential in him. When he was three, he learned how to play Beethoven's Fur Elise on the piano. When he was four, he could read, write and type, before he entered Montessori. His grounded self-assurance, even then, was seldom off balance. He became one of the early Trekkies, actually believing he was Mr. Spock, he would give me the split finger-Live long and prosper—instead of saying 'goodbye.' I remember David having a very funny sense of humor, roasting me at every chance, and much laughing. He loved rock, often turning his stereo up very loud. After David began at KBW, he met the love of his life, Paula Grant, had three wonderful sons, Nile, Reed and Alex, and became a family man, first class.

When staying with David and Paula, I would come down early in the morning to find David in his underwear and t-shirt, feeding the baby, Alex, in the highchair, and cooking breakfast for the other two boys, so Paula could sleep late. He would discuss each of the boys with me, completely recognizing the unique wishes, desires, likes, dislikes, and personal qualities of each one of his much loved sons. Whenever I would ask him about plans, he would always insist he discuss everything with Paula first, because they were a team. Now, with this tragedy, I would like Paula and the boys to know I, and I am sure that I am joined by the men of the Berry, the Michaels and the Grant families, intend to stand by Paula from here on as David would want us to do, and to stand by



these wonderful sons, to the best of our collective abilities. Now, David's job has come to an end, ours now begins. We are with you Paula, Nile, Reed and Alex.

David was broad shouldered, big hearted, high minded and when necessary stood up as a man must sometimes do. Always a gentleman, he was never impressed with his own importance, no matter how successful he was. I never knew David to posture, perform or show off, with one modest exception. There are two ways to clear a beach—one is to yell shark attack, the other is for Michael Berry to show up wearing a speedo bathing suit; yet David, on the other hand, could get away with wearing one and make it appear respectable. I fondly remember throwing frisbees on the beach with David and watching him play with his sons in the sand and the surf. He was ordinary and even with everyone, no matter who they happened to be or thought they were. He was an easy listener, an astute observer. He was a great father, husband, son, brother, neighbor, citizen, and a good friend. He was unusually blessed with a brilliant mind, kindness and most of all, decency, honesty and fairness in all his dealings. His family, his wife and his kids were his first love.

The measure of the severity of our loss corresponds to the measure of our gain through the experience of having known David. Although I miss you, David, terribly, I know in time, we shall meet again, and there is nothing to fear in death, because our Heavenly Father owns all of the real estate on both sides of the river.

Michael Berry (Older Brother)

Good afternoon everybody. Thank you Paula for giving me the opportunity to talk a little about David. It was 10 years ago that David Berry began evaluating my company, Capital One. We got to know each other as business colleagues. He advised his clients on how much he liked Capital One stock. I tried in vain to keep up with him. Over the years, David became a friend . . .

a very special friend. One of the very few real friends that I've made and sustained over the past decade.

I recall vividly talking through too many German beers with David at a phony Beerskeller at Busch Gardens, Virginia six or seven years ago. We discussed how he had just been bitterly disappointed by a management team of a 'certain financial services company' who had lied to him about the poor state of their business situation. "They didn't tell me the truth," he said. It was like the little boy who had given unconditional trust only to have his bicycle stolen or his lunch money lifted. Trust . . . I thought, what kind of Wall Street analyst labors over a breach of trust? Trust and relationships are not always so important in that world. But David was different. David's creativity, analytical precision and above all his powers of insight had propelled him to the top of his field. But it was David's humanity, his vulnerability, his sensitivity that made him special. We became good pals. John Borden from JP Morgan Chase described David as independent, comfortable, always trying to solve the puzzle. He thought David was an oxymoron. A "self actualized securities analyst."

We grew up 4,000 miles apart but had some stunning common interests—perhaps out of his London experiences in his early 20's, or our common unrealized poetical aspirations. We shared a passion for music. Conversations that would inexorably end up with a discussion of Capital One's net interest income and the state of the credit card business, would begin with a sojourn around the latest musical scene. Forty something, one-time socialists, progressive music, post punk nostalgics, searching for new material to devour. I'd advance Belle and Sebastian, Beth Orton and the latest Bjork. David, a little less mellow despite being a month older, protested the merits of Liz Phair and PJ Harvey. I think I had converted him to Elvis Costello's superiority as the singer song-writer of the 90's. But still he seemed to have an incomprehensible soft spot for Madonna especially this last summer when he saw her twice in concert. We both anxiously awaited the latest New Order comeback album. We discussed economics often too. David Berry sent me Lander's book, *The Wealth and Poverty of Nations*. I think he really understood it. Unlike me

who labored my way through it, David was able to synthesize a voluminous text into a series of powerful insights with amazing perception and clarity.

Mike O'Brien who worked closely with David at KBW, said it well . . . "David had the ability to take very complex companies and topics and make them understandable by us mere mortals". David was never the football, baseball watching jock or golf enthusiast. He was an academic professorial of great class but never so cerebral to be detached or aloof. He could tease out the critical insight that others missed.

He had his lovely idiosyncrasies. In meetings he would whip out his laptop and type on it like a banshee. And if David were here he'd wink and remind me that banshees of course don't type, they howl. He would feverishly tap away capturing comments verbatim. He might say "Nigel when we met in September of 1995 when discussing early stage delinquency you said "'x y z.' What did you exactly mean by that? Does it still apply?" As if I had any idea! Where did he get the motivation and the time to review previous notes, integrate with current events, see the pattern or contraction, I have no idea. David wanted every scrap of information he could get—every morsel, every nuance. It would give him greater understanding. He was relentless. He was a detective. He was magnificent. David was original too. Putting out research pieces that simply summarized management's babblings was not his way. He looked for the opportunity to show the big "ah ah" the defining eureka moment and the chance to express it in his colourful rhetorical style. His work flowed like a novel-logical, engaging with a conclusion that was inexorable given the Jesuit premise assumptions of the opening chapter.

David would bring Paula to our annual Debt Equity meetings in Washington every year. We'll miss him later this month. Nobody else brought their spouses. David wanted to share everything with his bride even Capital One! They always acted like honeymooners, looking for the special place and time to be together. David was the husband many of us wish we could be. Friday night before the 11th of September David boasted to me his red carpet treatment of Paula at a resort in Arizona—massage and spas—much pampering,

much opulence. It gave him such pleasure to give.

I have reached for the phone many times in the last few weeks to discuss the violation of September 11th with my friend David Berry, to discuss the social and the business, the economic and the political impacts of what happened. To hear his stories of the events with his insight and poignancy. Alas this is not possible.

It's a complete human being here that is lost, lost to us all physically, but his humanity, his curiosity, his humor, his passion, his idiosyncrasy will not be lost.

He will live on always in our hearts. He will live on in the hearts of his boys and they will learn to see what a giant of a man their father was. He will live on in Paula too who will always be able to hear David's thoughts and advice in the years to come. Paula, Nile, Reed and Alex—yours is the greatest loss, unimaginable loss—we will miss him too.

Nigel Morris (*friend*)

Because of Paula and others here, for me this room is full of happy memories of David Berry, Paula's best friend and loving husband, Nile and Reed and Alex's loving dad. My good friend for 25 years, and the friend of many people here. His mother, father, brothers and other family are here. I can't measure their loss.

Our hearts go out to you. And we others, his friends and people who cared about him and loved him, we share a part of their loss. And all of us have a share in happy memories of him. There are a thousand stories about David in this room, and thousands we've forgotten, or think we've forgotten.

We don't remember everything we think we'll remember, even of the happiest times. Many of the details of the sweet and the glad escape us, and of the sad times too. Maybe it's a blessing, maybe it would be too hard. We remember our feelings about people better, I think. We remember the people who made us happy, who mattered to us, who helped us taste the sweetness of life, and feel the joy of it.

I talked to David three weeks before we lost him. He was happy, he was funny, he was content—he was in love with his wife, Paula, he was in love with their children, he was in love with life. He was always in love with life, and he was good at it.

One of the favorite David stories among his college friends is the fireworks incident David's sophomore year at Yale, for which David was unfairly blamed. David bought the fireworks. David drove the fireworks across several state lines. David smuggled the fireworks into Calhoun College dorm at Yale, where we lived. David got us all together and set the fireworks on the balcony overlooking the courtyard. David set off the fireworks. And we helped, Andrew, Jesse, Mike and Mike and others. No one was hurt, no property was damaged. One little rocket hit the Master's house by accident. A little above the window the Master was watching us. The authorities came and rounded us up. The good Dean of Calhoun College, Eustace Theodore, came up the stairs once we were caught. He asked us "What do you think you guys are up to?" And David said, "Fun, Eustace?" The next day we had another pleasant meeting with the Dean, and we were all promptly put on probation. Which was quite right. No one was suspended or expelled. We were more careful for a few weeks, and we were always grateful to David.

Another time David and I became interested in the suggestion boxes in the dozen or so dining halls at Yale. We decided to borrow them. I got the first one, but David captured the next nine or ten. I think the final score was 9 to 2. After we stacked them in our room and took pictures, we eventually returned them. One midnight or 3 a.m. we made a pyramid of the suggestion boxes in front of the President of Yale's house. We may have left a note demanding more ice cream in the dining halls, I forget. So in a way it was more of a public-spirited protest than . . . larceny. Or the note may have demanded more Dr. Pepper and Saltines. That might have been David.

David was handsome, he was charming. He was very funny, and smart and mischievous. He was without malice to other people. He was a good guy and a good friend. If David liked you you felt like you'd been discovered. He brought you

into his world. I've been touched by many of the things Paula and his family and friends have said and written about him. I can't capture how much he meant to so many of us. But I was talking to a friend of ours a couple weeks ago and he said something that stuck with me.

Our friend had some difficult times in college, and he admired the way David approached college and life. He said something about David and he repeated it later in the conversation. "David really got it." He said David took the courses he liked, and sought out the friends whose company he enjoyed. And he didn't worry too much about the future. David got college. David got life. The possibilities of life, the sweetness of it, the adventure of it, the music of life. "David really got it."

Many of his friends have been calling and e-mailing each other these last weeks, and we all remember David's amazing, open-minded, adventurous taste in music. It was another of life's adventures, like love, and family and friendship, and David never stopped exploring music, or life. Every time I talked to him he mentioned some new performer or new band, or new albums he found interesting. Classical music, folk, avant garde, urban, but mostly rock-n-roll.

David had a phrase he used sometimes, when he was describing straight ahead rock-n-roll. If he liked a rock song that really carried you with it, David would say "It chugs." Like the sound and feeling of a locomotive moving, chugging away. Powerful, fast. Music that moves, music with a beat, music that makes you happy, music that takes you somewhere you're glad to go. Music that lives, irresistible, music that can't be stopped. "It chugs."

David chugs. David will always be a little piece of rock-n-roll in my heart. For those he loved, for those who loved him, David will always be music in our hearts.

Arthur Lenhardt (*friend*)

W

hen David and Paula got married, I made a toast, in which I recounted my earliest memory of David. I'd dropped

in on a new acquaintance from exotic Oklahoma. I found him sitting in his suite's living room, surrounded by what seemed, to my college freshman's eyes, to be a massive record collection. As I thumbed through it, I was surprised to see albums by: Yes! And Pink Floyd! And Mike Oldfield's "Tubular Bells"! This was the music that my hippie friends in New York listened to!

What was this music doing in the collection of the clean-cut Midwestern preppie sitting in front of me in his button-down-oxford cloth shirt?

I told this story at the wedding to illustrate how, for me, there'd always been something a little enigmatic about David, as if his many parts didn't fit together neatly. And I remarked how it said a lot that David was doing something as unenigmatic as declaring his love for Paula in front of the world.

I stand by what I said about the simplicity and straightforwardness of David's love for Paula. But over the past several weeks, I've been rethinking David's "mysteriousness." David, I should have realized long ago, just wasn't concerned with other people's notions of consistency. He was content to be exactly who he was and to enjoy what he enjoyed.

David didn't see any problem with being a Wall Street financial analyst who savored the dissonant punk rock of the arch-socialist band the Gang of Four. On a trip to Europe during college, David occasionally did things like talk about how the atmosphere bent the sun's rays as his traveling companions were trying to enjoy a beautiful sunset. Some of those friends teased him about this. "Thanks, Mr. Science," they said. But for David, admiring a sunset and understanding how it worked were not contradictory.

David enjoyed defying boundaries as well as stereotypes. As his beloved Doors sang, "Break on through to the other side." David enjoyed breaking through to the other side, and he wanted to take you with him. We once walked straight into a restricted area of the Yale Library after he explained to me that all we had to do was act as if we belonged there and knew where we were going. He defied social boundaries too; As you've already heard, David once saw some kids break dancing on the street and was so captivated that he tried to do it with them, right then and there.

To be part of David's life was to take part in a series of such mini-adventures. You could find yourself playing miniature golf at the world's worst, most surreal miniature gold course. Or playing improvised clarinet and guitar noises while sitting in a squash court with all the lights out. Or running like mad on the Ellipse in Washington, DC, trying to keep up with President Carter's helicopter as it taxied toward the White House.

David could afford to go through boundaries and take risks because he was level headed and quick thinking. One of my favorite memories of David is mundane but makes the point. We were in the Calhoun College dining hall. David leans back too far in his chair and loses his balance. Quickly, he reaches out to grab the edge of the table, but when he does, for some reason his tray goes flying in the air. Just as the tray, plate, silverware and food crash to the floor, David regains his balance, sits upright at the table - and, looking very relaxed, glances around the room, as if to find out who could possibly have been responsible for all the racket.

And of course, in music, David knew no bounds and went his own way. Inside the copy of the Rolling Stone Record Guide that he gave me for my 21st birthday, he wrote: "Read and disagree. We know better." David loved sonics and sensuality. He loved big, even bombastic music. He loved music that took him to unusual places. If some of those places were a little out there for some people, it wasn't because he used music to separate himself from people. If David enjoyed something, he wanted you to enjoy it too. How many of us remember how David, when playing his latest musical enthusiasm for you, would do a little dance, cocking his head and pointing his fingers to highlight the moment that turned the merely pleasurable into the sublime?

Most importantly, not worrying about boundaries and consistency gave David room to grow. New things didn't have to push old things aside. There was room for physics, philosophy, and finance. Room for the Moody Blues and Madonna. There was room for many friends from different eras of his life. There was a large, and ever expanding, room for Paula, and Nile, and Reed, and Alex.

As we became part of David, he became part of us. There are many friends here who hadn't seen David for a long time. But they came because David never left their hearts.

In the end, I have to return to music. David and I spent hundreds of hours listening to music together. We would often glance knowingly at each other as we relished the same artfully syncopated drum pattern, or the same glistening guitar solo. Early in our friendship, David told me that "we listen the same."

In a little while, at the reception, you'll hear music playing in the background. It's all music from David's collection. Some of it might seem to strike the wrong tone, convey the wrong mood, for this occasion - too rocky, too upbeat, too dark, too just plain weird. But, if you can, turn your ears toward it and try to "listen the same" as David. Because those are his tones and moods, his loves and joys. And it would make him happy if you enjoyed them.

Jesse Hochstadt (friend)

David and I joined KBW within months of each other. With his degrees from Yale and the London School of Economics and his insightful and inquisitive mind, David brought a lot of intellectual talent to the company. David enjoyed the research effort, the pursuit of the right analytical framework for each company he followed, and most of all he enjoyed the relationships he developed. David had a great wit and sense of humor about him. I know lots of CEO's and others in top management who treasured their relationship with David and who benefited from the comprehensive and well written research David would write. He had the ability to take very complex companies and topics and make them understandable. Reading one of David's research pieces was actually fun....it flowed like a novel and brought you to a logical conclusion after leaving no stone unturned. One of my colleagues described David as having nerves of steel. He followed very volatile companies and because he did the work he

had strong convictions and let you know exactly where he stood on any company or issue.

David also built a first class research department. He set out to find the best and the brightest and gave them the opportunity to excel. With this foundation KBW's revenues in both sales/trading and corporate finance sides of the business grew exponentially.

Finally David served his company well as a member of the Operating Committee and the Board of Directors. David was always fair and honest and wasn't afraid to ask the tough questions and to make decisions that were in the best interests of the majority.

As you know, David and his wife Paula have three young boys. David was an exceptional husband and father despite the demands on his time. There was nothing David enjoyed more than spending time with his boys or whisking Paula away for the weekend to spend quality time together. They especially treasured family time together at their beach house on Long Island.

Mike O'Brien (KBW London Service)

Joe

JOSEPH J. BERRY

There are so many wonderful things to say about my brother Joe. He was smart, he was handsome, he was successful. While this is all true, when I think about his life, I realize what was so special about Joe was how loving he was.

As those who've met my brother know, Joe was a beautiful man—he was beautiful both inside and out. Joe's capacity to love and show love was extraordinary. When he cared about a person—male or female—he would greet them with a hug, a great loving hug. He gave the best hugs.

Many, many times over the years he talked of how lucky he was to have Ev—what a truly special lady she is and how much he loved her. He cherished her and appreciated her and showed her every day how much he cared.

Joe was a best friend to many people—his children, his siblings, his brother-in-law, but Joe's true best friend was his wife. He and Ev did everything together.

Joe had a great drive to succeed and he built a career and business that was truly exceptional, yet he always put his family first. His wife and children were his joy. You just had to be with Joe and his children to know how deep his love for them was. There was no mistaking the look of love and pride on his face when he was with them.

Joe was a wonderful brother. Growing up, our family had lots of warmth and love but not much money. Even then Joe liked nice things so he started delivering newspapers at age 11. He saved his money from his newspaper route and at Christmas he went out and got each of us a great Christmas present—I still remember mine—it was a Mickey Mouse Movie Projector. It was the most extravagant toy I had ever had. Well from that first movie projector to this day, there never has been a time that Joe has not been there—always ready to give.

There was a period of time when I was living by myself with two young children. People would comment on how difficult it must be to be alone and I could honestly answer that I never felt alone. I always knew that I could call Joe at any hour and he would get in his car and immediately be at my side to help in any way he could.



Joe started working at age 11 and never stopped. At some points in high school, he actually had two after school jobs. He worked his way through Queens College and went on to teach math at Christ the King High School in Queens. He enjoyed teaching but he had a different dream. He wanted to work on Wall Street. He wanted financial success. So he went back to school at night and earned his MBA from St. John's University.

He was hired by Keefe, Bruyette in 1972 and worked there for 29 years. Joe and his partners worked hard to build Keefe into a highly successful investment bank. Joe's intelligence, his drive and his people skills were all key to making the

company a force in the industry. In the past two years, Joe as Chairman and Co-CEO of Keefe, had to work very hard to keep the company together. With his partner, John Duffy, they managed to see the firm through some very rough times. Through all this, Joe rarely talked about himself or his position. Having impressive titles wasn't what Joe was about.

Over the last week, I have been with Evy and our family as friends have come to offer their support. What is absolutely apparent is how many people he reached out to. Story after story is about how Joe made them feel special. I knew exactly what they meant. Every time we parted, Joe hugged me and told me he loved me. It was only two weeks ago at my son's wedding when he turned to me as he left and said "Darling, You're wonderful, you're beautiful—I love you."

Friends also talked about the good times they had with Joe and Ev and there were many, many good times. Joe loved life and lived it to the fullest. I have this image of Joe sitting by the pool in Amagansett, with a cigar in one hand, a big smile on his face and his glass raised in a toast—his toast—his mantra: "Life is Good".

So to Evy, Joe, Todd and Kim, the only words of comfort I can offer is you gave him so much love and happiness. He was so proud of you. He felt so lucky to have you.

To my darling brother Joe, You are wonderful, you are beautiful, I love you.

Mary Lynn Putney (Sister)

To you, the people that knew and loved my father, thank you for coming to share his memory. The sheer number of you says more than my words could ever do.

My father, Joseph Berry . . . Of whom I proudly bear his name.

1. Love: without pretext

2. Generosity: to the extent that he was more content to make those he loved happy with his accomplishments. Material things were simply an implement to make you happy and smile

3. Patience: to sit with you and explain . . . even though the issue at hand was so obvious to him it could almost pain him

4. Intelligence: without guidance, a quiet genius

5. Perseverance: to start with nothing, with no guidance to understand that his nothing was truly "nothing" on the grand scheme of things and yet to have the perception that more existed and could be won through hard work. That alone would be the mark of a great person. But then to fix his sight on a goal and earn that "more". To a point unimaginable in his youth . . . THAT IS DAD.

6. Grounding: and when he achieved his goals, and earned his keep . . . despite his stature and victory, the most important thing remained paramount. The love of family and friends reigned, unclouded.

7. Expression: and with all of these victories and without an upbringing teaching vocal emotion, Joe Berry would never let you leave a room without telling you . . . "Do you know how special you are?", . . . Do you know how much I love you?"

8. Humble: Never a man to point out his own GLARING achievements. Do not forget, Dad worked in an industry and a world filled with ego, where everyone never missed a chance to point out their own kudos, or their schools or achievements.

Dad never pointed anywhere. He never acknowledged his own victories. If you had to tell, if you had to brag, if you had to ask, then you did not understand . . . and you were not worth arguing with.

9. Most importantly: he made you, me; feel like I was the most important person

alive. Even if the rest of the world told you that you were "nothing", and for a long time that was me, through him I was a champion.

He loved and asked for nothing in return.

And this has been stolen from us. A man deserving kindness and praise, ripped from us prematurely.

And I am angry. I feel lost, betrayed. I feel abandoned. I feel bewildered. And I question how God and life can work this way.

And I am blessed. The dichotomy of emotions is difficult. But yes, we are very much blessed.

Because, I, and all of us have been given the privilege to live with this man, learn from this man and enjoy all he had to offer. A gift!

So many affected by this tragedy will never have that opportunity. And while taken prematurely. WE ARE STILL BLESSED.

Because for every endeavor in our lives, through every trying moment and in every victorious moment we have the privilege to follow his lead.

I have the gift of his philosophy and kindness. And I can walk through life with the challenge of becoming half the man he was. A challenge I am sure to fail. But undertaken with the knowledge that at each stumble he is with me, smiling, lifting me up to continue walking his path.

So I say, and this may appear unconventional . . . but I refuse to cater to tradition, or be somber because my father always had a smile on his face. I ASK YOU, THINK OF HIM AND ALL OF THE WONDERFUL THINGS HE DID IN HIS LIFE. NEVER SEEKING PRAISE OR RECOGNITION. WELL HE DESERVES PRAISE AND RECOGNITION AND LIFT YOUR VOICES AND HANDS TO A MAN AMONG MEN.

TO JOSEPH BERRY, TO DAD

Joseph Scott Berry (son)

MY HERO

As I ponder the love that I saw in his eyes
A Godly love, given without compromise...
I recall many times that he stood by my side,

*And prodded me on with great vigor and pride.
His voice ever confident, firm and yet fair,
Always speaking with patience, tenderness
and care.*

*The power and might of his hands was so sure,
I knew there was nothing we couldn't endure.
It's true, a few others provided insight,
Yet, he laid the foundation that kept me upright.
He's the grandest of men to have lived on
this earth,
Although he's not royal by stature or birth.
He's a man of great dignity, honor and strength.
His merits are noble, and of admirable length.
He's far greater than all other men that I know,
He's my Dad; he's my mentor, my friend
and hero.*

Todd Patrick Berry (son)

I will start by saying that I am one of the luckiest people that I know. I know that may sound strange to all of you right now, but it is the truth. My father, as everyone who knew, was the most intelligent, kind, and generous man. I have truly never met anyone as amazing as he was. Not many people get to experience family, love and life the way my family did and will continue to do. Family was his first and most important priority in life. My father was the best husband, provider, companion, mentor and friend to us all. He loved each of us with his whole heart and we all did the same in return.

So many people have come up to me to express how special they thought our family relationships were. How amazed they are of the love, care and support that we received from him. Some said that the death of my father was a wake up call to them to let their own loved ones know just how special they are. I do not have to worry about whether or not he knew how much we loved him or vice versa. He made it a point each and every time he saw someone he loved, to give that person a hug and kiss, and tell them how important they were to him, and we all did the same for him. I would tell him how proud I was of how far he came in his life. I told him that I admired the way he was so kind to everyone he came across. My father would look at me this certain way, where you could just see the love in his eyes. He

would reach out, touch my cheek and say, "Kim, you are such a special, special lady. You don't even know how special you are, I love you and I am so proud of you." My brothers and I grew up knowing just how loved we were. There wasn't a baseball game, dance recital, or family dinner that he missed no matter what was going on in work. He balanced family and a very successful career better than any other person that I know.

Two weeks ago my cousin Paul got married to my new cousin Caroline. During the service the priest told everyone that was there to try to choose a couple that they think has mastered marriage. He said that this couple should act as a model to all the new couples. The first couple that many people thought of, including myself was my parents. I have never seen a married couple more in love, more involved with each other, and more happy than my parents. For 32 years they shared everything with each other and it was so apparent to everyone that knew them that their love only grew with time. My brothers and I were raised in a household filled with love, morals and values, which is rare to find today. One day I will model my own family around the examples he and my mother set.

I am the luckiest person I know because when I was a little girl, my daddy would tuck me into bed each and every night and sing "love me tender" to me until I fell asleep. I had a dad that coached every one of my sports teams. I always knew he would be there, screaming on the sideline, giving me support, and comforting me in defeat. I had a mentor that sat with me countless hours when I couldn't understand my math homework or was confused with life and with what I wanted to do. I had a stable support and guide in my life that let me grow up and be who I wanted to be, because I always knew he would be there to pick me up if I fell. I am the luckiest person that I know because my hero, my father shaped the person that I am today.

My father was so much a part of all of our lives. A part of him and all he taught us will live on in us forever. Everyday I will strive to make him proud, to be the person he wanted and knew I could be. Everyday I will strive to be more like him. Not a day will pass that I will not think of him, or of how wonderful and kind he was. I will love him for the rest of my life. I will cherish the last glance he gave, the last hug we shared, and the last words of love we

exchanged. After all, my family and I are very lucky. We had a good ride, as my mom would say, because we all had the love of a very special, special man.

I will end with a quote . . . "As long as we can love each other, and remember the feeling of love we had, we can die without ever really going away. All the love you created is still there. All the memories are still there. You live on – in the hearts of everyone you have touched and nurtured while you were here."

Kimberly Ann Berry (daughter)

I never expected that one day I would be standing here eulogizing Joe. Being some years older than Joe I always thought I would be the first to meet our maker and hoped Joe would give my eulogy in his meticulous way. But God in his infinite wisdom chose to take Joe before me. God always seems to take the best and the brightest first and I'm sure he has a special place in heaven for Joe. Nothing I say here can truly do justice to the memory of Joe Berry, nor will it remotely reflect the wonderful and beautiful human being he was. Joe was bigger than life. To know him was to love him. His smile was infectious, his generosity was overwhelming and his hugs were warm and loving. I was fortunate enough to know Joe for almost forty years. As I watched him grow and mature from his teenage years I came to admire, love and respect him. I listened as he told me of his dreams and aspirations and, I thought he was reaching for the stars, only to see him grasp each star and use it as a stepping stone to his success in life and now surely his star burns brightly in the heavens. He was a loving husband, devoted father and committed friend. Joe and Evelyn were the consummate couple, always together in all their endeavors. Whether it was raising their children, having dinner with friends, visiting family, playing a round of golf or traveling on business trips they did it together. He was my closest friend and ultimately became the brother I never had. His love and concern wasn't limited only to his immediate family but also to his extended family. It didn't matter if you were on the Berry side or Bonomo side of

the family. He loved and treated them all as though they were special. He was the kind of man who once you met you looked forward to meeting again. Joe always lived his life to the fullest. He was competitive, hard working and energetic. His stamina always amazed me. Whether in business, participating in sports or even games he always gave it his all. I will always remember mornings in Amagansett as Joe would perform his daily ritual, towel draped over his shoulder, a cup of coffee in one hand beach chair in the other as he walked to the beach and dove into the frigid water. I know the water was frigid because I lost several toes testing it. This was Joe's way of starting a new day. Joe also loved to golf. He introduced me to the game, something I never forgave him for. I remember when we first began to play we were at Blue Hills golf course, Joe teed off and sliced the ball into the woods. He went into the woods, found his ball and proceeded to whack at it about ten or twelve times, after a minute of watching leaves, twigs and debris flying through the air Joe's ball came trickling out. I called to him, what do you lie, he replied I'm on three. After the game I asked him how could he lie three when I know he took at least ten swings at the ball. He replied I only counted the strokes that hit the ball not the ones in between. Then there was tennis. My most vivid memory of our tennis matches was watching Evelyn as she threw her hands over her head and tried to dodge Joe's return volleys which were traveling at about ninety miles an hour. Finally, there was Scrabble. What I loved most about Joe during these heated Scrabble matches was the way in which he not only invented words but could also give you the definition. He loved to maintain family tradition, especially the Christmas holiday. Every Christmas he looked forward to exchanging gifts. I would cringe just thinking about what I was going to give a man who had everything and a man who dressed and looked like he just came out of a Gentlemen's Quarterly. Joe could wear a tee shirt, a pair of jeans and make them look like a fashion statement, but that is who Joe Berry was. He was a man who comes along only once in a lifetime and we are blessed to have known him. For many of us our lives changed when we met Joe and it will surely change now that he is gone. Somehow I knew that if he was forced to leave us it would have to be as a result of a catastrophic event and that is exactly what

has taken him from us. He would say to me on many occasion, with his arm around my shoulder, Pat life is good, yes Joe life was good but life will never be the same without you. We will miss you terribly but your memory will burn forever in our hearts. May you rest in peace in the arms of God. God bless you and keep you.

Pat Pascarella (*Brother-in-law*)

Jeff

JEFFREY BITTNER

"It's like wherever I walk there is a safety net beneath me to catch me if I should stumble. It's like somewhere in the distance a sweet song is softening the silence. It is like no matter where I am I am never quite alone. You are a part of me."

These words were written on a Valentine's Day card Jeff sent to me two years ago. As profound and heartfelt as the words were then, it is now that I seek comfort and solace in the sentiment behind them. These words so perfectly describe only what Jeff and I could refer to as our "twinship".

For all of my life, Jeff has been my safety net. No matter what the cause or circumstance he was always there for me as my protector and guiding light. With his wisdom and wit, charm and personality, he had the incredible and intuitive ability to make any troublesome situation better.

His unwavering love and support has always given me the strength I needed to conquer fears and make difficult decisions, no matter how significant or trite, all the while letting me know he was always right by my side.

Being the older partner of our "twinship", Jeff was always there to protect me without a second thought, sacrificing his own well being or feelings for mine. Whether it was swimming by my side in the ocean when we were younger to make sure I could keep up, or walking me to my first class in high school as a freshman, when he had his own to get to, down to our morning phone calls every day, just checking in to make sure I made it to work safely. Always letting me know that he worried about his little sis in Boston. I always knew that I had him with me protecting me and making sure I was safe and happy, no matter how many miles separated us.

Our relationship is one that is rare. Two people born together one minute apart, sharing everything from that moment on, happiness, sadness, triumph and failure. All the while knowing we would always be there for each other no matter what. I truly wish that everyone here could have the opportunity to experience it, only because it is so undescrivable, and virtually impossible to put into words. I feel honored and above everything else blessed to be able to call him, my twin, my brother, and my truest friend.



For as difficult and trying as this time is for us all, I find comfort in and hope you do to, knowing that Jeffrey now rests in the protection he provided.

Pam (sister)

Today, I feel like the luckiest girl on the face of the earth. That I should get to be the one to stand up and speak about you is truly the highest and most profound honor of my life. No other personal accomplishment has, or will ever, come close to comparing to this distinction.

When I first saw you across the room on December 5th, 1997, I thought you were the most handsome boy I'd ever seen. But what I had yet to understand at that moment was that your inner beauty was even more breathtaking. Jeffrey, you were the kindest, most thoughtful, and truly good person I have ever met. The gentleness of your affection and the respect with which you always treated others made you the quintessential gentleman and an undeniable class act. Whether it was flying down to my grandmother's funeral at the crack of dawn, only to turn around and fly back again to be at work that same afternoon, surprising me with an extra-large coffee mug from Starbucks, taking the train to Connecticut on a Friday night, just to pick up a car and drive to New Hampshire to visit me at school before turning around and driving back in time to visit your family on a Sunday night, signing up to mentor an underprivileged young boy in New York City, or just holding my hand when you knew I needed to know you were there—in all that you did, you were utterly good and endlessly selfless. As we always said to each other, you were the "bestest ever".

In addition to being the kindest and most thoughtful person I have ever known, you were also the most loyal and hardworking. The importance you placed on loyalty to family and friends was paramount. At what I can only imagine must have been the saddest time of your entire life, you delivered your mom's eulogy with the utmost courage, care, and class. She would have been so proud of you. After her death, you continued to focus

intently on what she would have wanted, and lived your life to abide by it. Your dedication to Pam and to your dad was similarly fierce. Whether it was coming home to help open the pool at the beginning of summer, talking to Pam every day on the phone, or thinking months in advance about which Christmas gift would bring them the most joy, the level of your devotion to family was one to which we should all aspire.

Your loyalty to good friends was just as admirable. When you gave them your word, you meant it, and not even I could get you to divulge a secret you'd promised to keep. Although this may have frustrated me at times, my respect for you was only deepened by it. Indeed, it was what made you such an incredible friend.

This same level of dedication carried over to your academic and professional endeavors. In high school, this effort was recognized when you received the highest honor to be bestowed on a graduating senior. The Primus Medal—awarded to the student whose academic standing, athletic ability, and contribution to community together make him the most well-rounded and valuable member of the class—was truly the most fitting honor you could ever receive. Your arduous efforts were again appropriately rewarded when you received the results of your GMAT test. The work that you put into studying for that exam and to completing your business school applications was truly impressive.

The time that you put in to fulfilling your role at KBW was equally noteworthy. And, though I will wish for the rest of my life that you were not there that day, I also know you just would not have been anywhere else. Indeed, I can't remember one day in the four years I knew you that you were late to work or called in sick. Each morning, you woke at 5:00AM to be at work by 6:00 to write the morning newsletter and, by noon, you'd already worked close to a full day. To this day, I truly don't know how you did it. What I do know is that no employer could have asked for a more intelligent, dedicated, honest, and hardworking employee than KBW found in you.

Finally, your devotion to the New York Yankees can not go unnoted. Even as a Boston Red Sox fan, I must admit that I actually came to enjoy your morning call to

inform me of "the facts"—namely, the Yankee and Red Sox scores from the prior evening and the resulting number of games back that Boston had fallen to New York. And when, after each of those conversations, I told you that I was happy for you, I really meant it. I meant it because I had come to realize that rooting for the things in life that made you happy brought me incessant joy. And so, this year, the Yankees will not lose a fan in you but gain one in me, for as you root for them from Heaven, I will be rooting for them on earth. Indeed, how fitting that it should be for the team at the top of its league, for this is where you too placed in all that you did. You accomplished more in 27 years than most people do in a lifetime, not just on an academic and professional level but—more importantly—on a personal one. Cherished and loved by family and friends, admired and respected by colleagues and teachers, you were someone with whom all of us were so profoundly proud to be associated.

Personally, I feel blessed to have had the privilege of being both your girlfriend and friend, and I will forever beam with pride to know that it was in you that I found my true soulmate. Jeffrey, you were not just my boyfriend, you were my best friend, my companion, and the person with whom I would have been truly honored to have spent the rest of my life. And although I will never get that chance, I know that I could not have cared for or loved you more than if I'd been married to you for a hundred years. In every moment that I was with you, you made me a better person, and I am forever indebted to you for helping me to understand what it really means to be a good person, thoughtful friend, and loving family member.

Without you, this world will now be a slightly less kind, good, and intelligent place. But, if all of us still here can remember in every instance what it is you would have done or said, and try our best to emulate it, then we will all be better served. And while without you, my heart is forever broken, I know that my earthly loss is Heaven's greatest gain. I know too that God has given you the best seat in the house—the one right next to your mom—where you can now enjoy unending peace and happiness. That thought will bring me solace until I can be with you again someday in Heaven. And so, I'd like to end this letter to you in

the same way that we ended many of our days together—"good night, sleep tight, don't let the bed bugs bite. Sweet dreams, I love you, I miss you, and I'll talk to you in the morning".

Laurie (*girlfriend*)

It was a great honor and privilege to be Jeffrey Bittner's friend—a friendship that began here at Kingswood-Oxford—and one that I will forever call my best.

As many of you know, Jeff excelled here, and his accomplishments are perhaps beyond compare. He was a scholar-athlete, and editor of the school newspaper, winner of the Primus Medal, a senior prefects and a student of such high moral fiber that he was chosen to sit on the Citizenship Committee—I remember this mainly because he dutifully recused himself when I was asked to appear before that body.

I would like to take this opportunity, though, to share with you all the kind of person Jeff grew into after leaving our School. Jeff was the best person I have ever known. And while I surely admired him during our teenage years, that admiration only grew as we did. His integrity and honor were irrepressible. He had a wisdom that was rare in anyone—let alone a young man in his twenties. His drive and ambition on Wall Street were matched only by the sincerity of what he believed his purpose was. Money was a means to an end. He aspired to be a philanthropist and genuinely believed that his greatest feelings of satisfaction would come in helping others. Caring for those around him, especially his family was the most important thing.

Although we shared an apartment, we averaged about five phone calls a day during the week. Some were as short as five seconds—"Mike, go to NBC.com; Mariah Carey went nuts." But some were longer, and he seemed to know when I needed his ear. I valued his counsel and guidance on any subject other than baseball. (He was, sadly, a fan of the New York Yankees, when clearly the proper

team to root for if you're from Connecticut is the Red Sox.)

About three months ago, I got a prophetic email from Jeff, which listed several famous people and their accomplishments. What they all shared was that they did not live past the age of 27. Among them were Janis Joplin and Jimi Hendrix. Jeff's note to me was that we had better get on the stick, and that his name had yet to be up in the lights. That, however, is untrue. To celebrate our birthdays last year, both in January, we took each other to Del Frisco's Steak House. Near the bar, there were two Bloomberg terminals displaying news and data of the financial markets. Although Jeff hadn't mentioned it to me, that morning his first equity research report, with his name on the cover, had been sent out on the business wire. I brought him over to the terminal and proudly called it up. There, in green LCD lights, was Jeffery D. Bittner, Keefe Bruyette & Woods. In his work, Jeff was highly accomplished, and I can guarantee you that given a week in a room together, Janis Joplin, Jimi Hendrix, and Jim Morrison could not have produced such a document.

But his accomplishments stretched well beyond career. Most importantly, these included the development of a goodness and strength of character that few people achieve in a lifetime. For me, it is not enough to say I am a better person for knowing him, because I really don't know what kind of person I would be if I had not.

A very poignant memory Jeff and I shared from K-O came from the commencement ceremony at the end of our sophomore year. Headmaster Tyler Tingley began his address by admonishing the senior class to bear in mind that, in all likelihood, that day would be the last that they would all be assembled together here on earth. While the immediate message of those words as they relate to my closest friend is at times too much to bear, I take great solace in the underlying meaning. Wherever Jeff is, he is deeply loved. He is with his mother, and one day we will all be together again. Until then, in the words of A.A. Milne, from the mouth of his character Christopher Robin as he stood fishing with Pooh on a secluded footbridge, "I'll never not remember you...not ever."

Michael D'Agostino '92

Krystine

KRYSTINE BORDENABE

Krystine Bordenabe, 33, started at KBW in 1999 as a fixed income assistant. She was a very knowledgeable person when it came to fixed income transactions. She had graduated from the Chubb Institute of Technology with a degree in business administration. Krystine's bright personality kept all of our customers happy.

Krystine was the type of person that everyone loved having around. She was a tell-it-like-it-is kind of person, no nonsense; "You don't like it, too bad" was her favorite line. To hear her say it made you laugh. She was a lot of fun and we miss her.

At her time of hire, Krystine was a proud single mom of 11-year-old Andrew Godsil. She loved to cook and was an excellent baker of cakes and pastries, where all her creative talents seemed to come out. She married Freddie Bordenabe on August 12, 2000. Shortly after her wedding, she and her husband purchased their new home and found out that she was pregnant. Krystine felt that all her hard work and dedication were finally paying off. She was ecstatic with her new life as Mrs. Bordenabe, her new home, and the anticipation of having a brand new baby. Her husband Freddie treated her son Andrew as if he were his own. Krystine had no more worries; she had a great job here at KBW, a wonderful husband, a terrific son, and a daughter on the way. Krystine was a wonderful friend, a true angel, and she will always be in our hearts.

(Keefe, Bruyette & Woods)

Krystine, you will always be in my heart. Everyone misses you, especially Fred and Andrew. We all miss you and love you dearly. Krystine C. Bordenabe was a wonderful wife and mother but best of all she was a friend to everyone. She was the type of person to cheer you up when you were down. That's what made her a very special person to all of us. We love you.

Desiree Reifer (friend)



I really miss talking to you, and I sit sometimes and just see your smiling face, especially the last time we were together. We went to breakfast and you were so full of life, Andrew graduating, you and Freddy expecting your first baby together. You had so much life in you for the whole world, the light just shone in your eyes. I hope Freddy and Andrew find the strength to go on, but I will miss you more and more each day, I have no one to call and say Granny I'm depressed. I also cherish all the times that we did spend together. The pictures and memories will last me a life time until we see each other again.

I love you Granny.

Sherri Danielovich (friend)

I think about you everyday and miss you a lot. I never thought seeing you last August would be my last time seeing you again. I was so happy to see you, and you looked so happy. You really deserve it. I miss you emailing me at work and talking. You were a great mother to Andrew and will be missed dearly. May God Bless you, Freddy, and Andrew.

Lisa Marie Masters (friend)

Nick

NICHOLAS BRANDEMARTI

The only thing we can control is how we live our lives. These words spoken at the October 7th Memorial Mass for Nick Brandemarti are a true reflection of his life.

Nick was kind, charming, funny, smart, and most of all hard-working. He excelled in the classroom, as well as the football field. Voted "Best All Around" of Class of '97, he also holds the WDHS football record for most yards gained in a season and more yards gained in a single game than all but two players in South Jersey high school history.

His hard work won him a scholarship at Fordham University where he continued to focus on football and finance. After graduating in May 2001, he landed a lucrative job with Keefe, Bruyette & Woods. "Mr. Manhattan" loved his new job, his life, and working on the 89th floor of the South Tower of the World Trade Center.

Nick had no control over the tragic events of September 11, 2001, but he did control his twenty-one years with us. He made the most of all that came his way, and his life is an inspiration to all of us at West Deptford High School.

Clyde Folsom (Coach)



one knew that he was destined for greatness. A single encounter with Nick would show that his intelligence and intensity were only matched by his slapstick sense of humor.

A native of West Deptford, New Jersey, Nick was known for his kindness to others and gregarious personality. No matter the situation, Nick always had the

ability to elevate the spirits of those around him. Even more impressive was his zest for life. He often read motivational books and enjoyed hiking, scuba diving, and golf.

However, Nick's greatest passion was his family. He cherished going to Sunday Mass with his mother Nancy and curling up on a couch to view a movie with his sister Nicole. He treasured the time he spent listening to his father Nick's wisdom and endless collection of jokes. Who could forget the way Nick beamed when watching his brother Jason chase opposing quarterbacks for Lycoming College Warriors? There are countless more memories of Nick shared by his family and friends. It is these memories that keep Nick's essence alive in everyone who knew him.

(Keefe, Bruyette & Woods)

At 21 years of age and on his way to the top of the world, Nick Brandemarti started his professional journey in July 2001 as a research analyst for KBW. The move to the Manhattan firm seemed natural for Nick after graduation from Fordham University with a BS degree in Finance.

While at Fordham, Nick competed for the Rams football team. The ultimate teammate on and off the field, Nick was presented the Bill Tierney Spirit Award for his dedication to the program. With a glimpse of his smile and determined demeanor,

Dave

DAVID CAMPBELL

This past Tuesday night when we were driving home from the Campbell's house, I told my sons that I was planning to use a quote from a pop/country western song that came out recently. They said, Dad, you can't do that—this is for Uncle Dave. Can't you find a quote from Animal House or Caddy Shack, or at least Bachman Turner Overdrive or Tone Loc? You might as well quote Britney Spears.

Dave had no problem with Brittany Spears.

I decided to go with this anyway. It's a quote from a song about choices and decisions and it starts like this:

*I hope you never lose your sense of wonder
You get your fill to eat
But always keep that hunger
May you never take one single breath for granted
God forbid love ever leave you empty handed
I hope you still feel small
When you stand by the ocean
Whenever one door closes, I hope another one opens
Promise me you'll give fate a fighting chance
And when you have the chance to sit it out or dance
I hope you dance.*

Dave Campbell never lost his sense of wonder. Dave Campbell never sat out a dance in his life. Literally or figuratively.

I can see him dancing a slow dance with his mother or Cindy, or in all honesty, anyone else who would dance with him. I can see him on the dance floor at an Officer's club in Virginia, with uniformed officers all around, and his sister BJ on his shoulders as he gave her a helicopter ride. I can see him on the dance floor on Eddie Dolowicz's shoulders as Eddie gave him a helicopter ride.

I met Dave in a swimming pool in Westfield when I was 13 or 14 years old. Swimming was always part of our lives. We had many wonderful family vacations at the beach, Florida, North Carolina, the Bahamas, but not nearly enough of them.

One of my swimming memories of Dave is actually from around 1978 or 79. Very late on one hot summer night, Dave and I were in front of the building on the upper east side of Manhattan,



where Mary Ann and I lived. We were having a deep, philosophical discussion about the fine points of swimming. Specifically, whether it was physically possible to do a flip turn in the fountain in front of the building. Now you have to understand that Dave was a breast stroker, and they don't generally know much about flip turns. I was pretty confident that the fountain was much too shallow.

Well, you can do a flip turn in that fountain . . . and you can do it at either end.

Dave loved sports. Last year we had the honor to be with him when his Westfield High School Swim team was inducted, as a team, into

the Westfield sports hall of fame. It was a team that was ranked as the best high school swim team in the country that year, and Dave was a part of it.

He loved to play almost any sport, and loved to watch Chip and Tim play. When they were little they played soccer. Dave didn't know much about soccer, so he helped by becoming the Treasurer of the Somerset Hills Soccer Association.

When the boys began playing hockey, he never complained about the crazy ice time hours or the seemingly endless road trips. He just loved being a part of it. Dave didn't play hockey either, but he was content to sit and just watch, so Dave helped by becoming the head of the Delbarton Hockey Boosters.

Dave loved being on a golf course, especially with his boys. He even took them to golf with him on business outings. I thought it took real courage to take a teenager on a business outing, but Chip and Tim's 7 or 8 handicaps took away some of the worry. They walked away with more than one prize from those outings.

I have struggled over these past few days to try to understand what it was that made Dave Campbell so special.

What keeps coming to me is his unfaltering commitment to family and friends.

In a life cut way too short, at least Dave had the joy of attending his Grandfather's 100th birthday, and the 50th Wedding Anniversary of his parents to whom he was so devoted and most importantly, the birth of his two sons, Chip and Tim. He could not have been a better father and he could not possibly have loved his family more.

Before we had children, Dave told Mary and me that he would be the best Uncle possible for our children. He told me of how Ted Kennedy was known to get his nephews out of bed to come out and play with him. Just last year, when he and a couple of friends went to Vermont to see a Middlebury Hockey game, he called KC to get her out of bed to come out and play with him and his friends. For KC, Cam and Wade, Dave was the perfect uncle.

One of Dave's fraternity brothers said to me last week that Dave was the glue that kept them close for so many years. Dave had so many friends because he was genuinely their friend. No ulterior motive, no agenda just a friend. He asked questions of his friends, not to hear himself talk but because he really wanted to know about them. Because he cared about them.

We are here to celebrate the life of David O. Campbell. For those among us he was a husband, father, son, brother, uncle, co-worker or friend. I have had the privilege of being Dave's brother-in-law for 26 years and his friend for almost 40 years. I love you Dave, I will miss you dearly.

Fred Anthony (brother-in-law)

My father, David Campbell, died in his office building, the South Tower of the World Trade Center, on September 11, 2001, as result of an act of terrorism motivated by extremes of hatred I hope never to comprehend. I will carry the effects of September 11, 2001 with me every day for the rest of my life; I write of its importance to me with the understanding that such writing is a vital part of the healing process. My Dad left me two final messages on my cell phone that morning, and I want to respond to his words:

Dear Dad,

This past month really has been hectic —first school starting, then while we were trying to get the college process under control, this. Excuse the cliché, but things around here have not been the same without you, and I already know they never will. Not a day, nor hour, goes by that I do not think about you. I am going to school, playing

hockey and going out with my friends, but I am having a tough time concentrating, and I am unable to find meaning in my daily activities. I am living my life, you could say, because of you. You would want me to intensely and wholeheartedly participate in my activities, all of which you, too, were so genuinely involved. Knowing that you were, and are, the ultimate teacher in my life, I am going on because you would advise it, and your words were always in my best interest.

For the past weeks I have been desperately hanging on to the once seemingly countless, although now numbered, memories we had as a family, and I will continue to do this for the rest of my life. Although I have a hard time contemplating the future without you, I feel extremely lucky to have had you as a father, teacher, coach, and friend for the first eighteen years of my life. Whenever we played golf, went on vacation or simply enjoyed dinner as a family, you always reminded us how lucky we were for these gifts. You were so articulate in your appreciation for all that we have; I am grateful that you taught me to be the same. You were present every step of my most formative years and for nearly two decades you have guided and molded my personality and character into what they are today. I know that in the past couple of years you have always said, "Mom and I have done all that we can, and now we just have to hope that we have brought you up well enough so that you will make the right decisions." As a result of your careful guidance and teaching I feel completely confident in the way you and Mom have brought me up and will carry the values you have instilled in me for the rest of my life.

While I will definitely miss your presence at both insignificant and life-changing moments for the rest of my life, or your simple and logical answers to all my problems, I will most miss your companionship. Whenever I go to play golf or go to one of my lacrosse or hockey games I will be thinking of the countless hours we spent together at these events. I know how much you love spending time with Timmy and me, and we will never forget this. One perfect example was the truly valuable time we shared on our recent summer college visits. We talked about everything imaginable, you mentioned it so often how much you loved those times we shared and now I know why. For all the hours we spent together, especially those leisurely rounds of golf, I am eternally grateful.

I will remember the two messages you left for me on my cell phone that morning forever. The first, at 9:20AM saying, "if anything

happens to me, you're in charge . . . take care of Mom and Timmy for me," and the next one just minutes afterwards saying, "I didn't mean to scare you and I wish I hadn't said that. Just remember the most important thing, I always love you . . . and please pass that along to Timmy too." I know what you meant without your saying it, and the three of us are helping each other through this. Dad, I will keep in mind everything you have taught as I live each day. We were the perfect foursome, and I am looking forward to the day when we will be again. I miss you and I love you. Rest well Pops.

Your loving son forever,

Chip (son)

David Otey Campbell, my friend/our friend. I first met Dave Campbell during fraternity rush at Rutgers College. We were having lunch as "rushees" in the dining room at the DEKE house. A food fight erupted and I dived under the table only to meet Dave Campbell. We introduced ourselves. Since we were two of the only non-football players, we bonded together and a friendship grew. We became DEKE's and roomed together in the DEKE house. Dave was a very well-liked brother. He swam on the Rutgers swim team and scored many points as a breaststroker for the team. As many of you know today, he was the life of the party. When it was time to go to bed, after enjoying several beers, he would put on his Rutgers Swim Team Speedo, and "curl up" in the bottom of the shower and go to sleep in the shower with water running lightly. Invariably, brothers would awaken me to explain that Dave was sleeping in the shower. I soothed them by reminding them that Dave was on the swim team, and he knew how to swim. Also, frequently Dave would disappear late in the evening. The next morning we would learn that he had left and driven to visit his true love, Cindy, at Wheaton College in Massachusetts.

In many ways, Dave wanted his college and fraternity days to last forever, and that was evident in many of his adult actions. He was smart and perceptive to recognize the importance of friendship and

brotherhood and made this a theme for his life. As all of you in this church know, once you were a friend of Dave's, you were a friend forever. He was always truly interested in you and your family and he worked hard to keep in contact and keep the friendship alive. On a personal level, he would telephone me frequently, where we would discuss important matters of the day, including our "car of the week club" in which we discussed our current automotive infatuation. I am certain he had conversations frequently with many of you in the church today.

As for our fraternity, he kept our class together since graduation in 1972 with annual outings, many times taking place in the form of a Rutgers football game (usually on the losing side). Despite the score, our annual reunions kept us together over the years. Fraternity brothers would fly in from Denver, St. Louis, Russia, Pittsburgh, and other worldly places. Dave was the glue, the record-keeper, the address-keeper, the email-keeper. He was the command center and kept us together.

As you also know, he was a devoted family man. He was very proud of his two sons, Chip and Timmy, and as any hockey parent knows, he devoted endless hours and vacation days driving his sons to practices, summer camps, training trips in Canada, and on and on. He was the consummate family man.

When we think of Dave today, we think of a person with a strong love for life. In his mind he was "just out of college," and he always wanted to be the wild dog at the fraternity party. Question: was it possible to do this at age 51? For Dave it was! Beyond his wonderful zest for life, we will always remember him for his friendship and his interest in others. He will always be a friend from the heart forever.

John Albohm (*friend*)

Kevin

KEVIN COLBERT

How can I honor a son who now lives within my soul? He was taken away from all of us before he even had a chance to grow old. There wasn't enough time to say goodbye, he left this earth so fast. Now there is a deep sorrow in all of us, an ache, I am sure will last. My son Kevin would want you all to learn from this. Learn that it only takes a few seconds to open profound wounds with your mouth and hurt the people you say you love, and it takes many years to heal them. Years you may not have. Learn to forgive by practicing forgiveness. Learn that there are people who love you dearly but sometimes don't know how to show or express their feelings.

Learn that two people can look at the same thing and see something entirely different. Know that a true friend is someone that knows everything about you and loves you anyway. Learn that it is not always enough to be forgiven by others that you have to learn to forgive yourself. Please remember that people will forget what you said, people will forget what you did but they will never forget how you made them feel. Knowing my son Kevin the way I did, I know he would want the memory of him to be a happy one. He would have liked to leave an afterglow of smiles on all your faces. He would want all of you to remember happy times, laughing times and bright and sunny days. Days filled with Mets baseball, Giants football, volleyball in Central Park, wild nights in the Palm Cafe and family get-togethers.

He would like the tears of all of you who are grieving for him to dry before the sun with happy memories that he has left with you now that his life on earth is done. On a very personal note I want you all to know that my son caught the mystery in life in all that was wild and free . . . and I always saw the whole world in him for he meant the world to me.

Susan Colbert Carroll *(mother)*



Kevin N. Colbert, 24, was with KBW for less than a year, but as soon as you spoke with him you felt as if you had known him a lifetime. Kevin was hired in Operations to handle cash and bond transactions. After working with Kevin, you quickly learned that he was a jack of all trades.

Kevin's bright smile and personality made our operations group feel like a family. He was the big little brother we all loved. At only 24 years of age, Kevin had accomplished more than most people. Shortly after attending Hofstra University, he moved into an apartment near Battery Park with his girlfriend. On a daily basis, Kevin would have a new story about his brothers or his mom. Kevin

was an amazing person who was loved by all and will be greatly missed. In honor of Kevin, there is now a scholarship fund at Hofstra University. As Kevin would say, "Take care, comb your hair."

(Keefe, Bruyette & Woods)

Don

DONALD DELAPENHA

Donald was Special Teams player and also our long snapper for all four years. Even so, Don NEVER missed workouts, never missed practice, never pouted and whined. He just went to work and prepared himself. His preparation paid off for us in the second to last game of the season, against our biggest rival, Wittenberg. It was the seniors last Home Game and it was also parents day, so Don's mother was there also. In the first quarter, our friend Rod Sprang went down with a serious knee injury and Don was sent in to replace him. We were playing the #1 defense in the conference and we needed to win to obtain our third straight OAC Championship. Don played brilliantly. We ran all over Witt that day. Don stepped to the plate under pressure and got the job done. His preparation and hard work paid off for him, and more importantly, for the team.

I have never seen Donny have so much fun than I did the following week when he started in the last football game any of us would ever play. He was having a blast. I remember his joy (although at the expense of Rod) so vividly that we chose a picture of a muddy and tired Don from that game to be used in tomorrow's Football Program for Homecoming where a Tribute to Don will be included.

I have so many great memories and stories that I would love to share with you, but I will save those for Lorraine and the children at another time. However, I do want to talk about WHAT kind of person and friend Don was. Earlier I quoted Chuck Swindoll saying that 90% of life is how we react to things that happen in our lives.

I refuse to allow this event determine the way I remember Donny. I am going to tell you how I CHOOSE to remember Don.

I CHOOSE to remember his sense of humor. We shared that brutal east coast type humor, where cutting on your friends is an art form and sarcasm is the operative word.

I CHOOSE to remember his smile. Almost every mental picture I have of him has that famous Delapenha smile on the way too pretty face.

I CHOOSE to remember Don, the GENTLEMAN. You can tell a lot about the way a man was raised by the way he treats people. Don was a gentleman. My wife echoed this sentiment to me



and numerous e-mails I have received in the last few weeks testify to this character trait. No less than half a dozen people used that word to describe Don. (Thanks Mrs. D.)

I CHOOSE to remember Don, the friend. Those late night heart to heart talks about our fathers. The fun and laughter in the Lambda Chi House. Hours upon hours spent in the weight room. Eating buckets of chicken in his room before anyone else in the fraternity found out we had it.

Trips to the Jersey Shore when I lived in NJ for a few years after graduation. Treva and I going to watch the fireworks with Don and Lorraine on New Years Eve at South Street Seaport.

These are the memories that I will savor.

His life . . . not his death will be my reference point.

Donny would want it that way. You KNOW that Donny would want it THAT way.

Ken Gabriel (friend)

As I look over this room of familiar faces, it becomes apparent that everyone here represents a facet of Donny's life, from infancy to adulthood. Donny was a son, a brother, a cousin, a nephew, a friend, a son-in-law, a brother-in-law and most of all a loving husband and a devoted father. It's amazing to see how many lives Donny has touched and how these same lives have in some way touched him back.

We may not comprehend the events that took place that changed our lives forever, and maybe we never will. But I know one thing for sure Donny will always be with us.

He will be in our thoughts and prayers, for we will never forget.

He will be in our hearts, for we will always feel his love.

He will be on our lips, for we will be proud to speak of him.

As I look at all of you here it becomes apparent to me how

much Donny is loved. He is here, right now, in all of us. I've tried to think of the right words that will provide the strength to get through this difficult time. Four come to mind.

Hope, it conquers sorrow.

Shout, it eases heartache.

Cry, it soothes pain

Pray, it brings peace.

We love you Donny, you will be in our hearts always.

Marie Lazzara (*Lorraine's sister*)

I stand here today with the most difficult thing I've ever had to do. Yet I've never had a higher honor.

I toasted Donny & Lorraine on their wedding day, and if you can believe it I was nervous about speaking in front of so many friends. Today I embrace it.

Donny and I as well as so many of you go back a long way. From Peewee Football thru Babe Ruth Baseball, high school, college and after, Donny always embraced life.

From jumping off cliffs in Jamaica even after I chickened out, to going surfing during a hurricane at Ortleigh Beach when neither of us could surf. He even talked me into going on one of the crazy Roller Coaster Rides at Hershey Park. He loved it. I had my eyes closed the whole way.

I'll never forget those rides in February. In the little yellow spitfire with the top down all bundled up. And who will ever forget those mammoth 300 yard drives only to miss the Birdie Putt, Sorry Pal— And what about the waters cold/the Beach is this way!

I had some of the guys up last weekend. Just reminiscing about old times. Every story just emphasized Donny's genuine good nature & outgoing personality.

The stories dating from childhood to present are too abundant to speak of— but will always be cherished.

Donny just loved being with family and friends. There were so many plans to be fulfilled. We talked about going to Texas Stadium to see a Cowboy game, trips to Yankee Stadium w/the kids, Virginia &

Hilton Head.

I will still do these things and I will do them with my Buddy, because I know he will always be with me.

And when the time comes whether now with no reason or when I am old & gray who better to meet me at The Pearly Gates then Donny with that big smile we all love.

But for now, there is no other Friend that I would want to look down and watch over me & my family then Big D.

I love you Buddy

God Bless You.

Gary George (*friend*)

The events of the past few weeks have brought immeasurable pain and sorrow to our entire extended family, and to all of you. But these days have also reminded us of the blessings that surround us, the things that Donny valued most: the treasure of family, the richness of true friends, and the incredible capacity of human hearts to reach out to others.

Thank you for the support, kindness and generosity of spirit you have showered upon our family. It is our hope that the memory of Donny which warms and comforts us, inspires all of you to continue to live his legacy of family, joy, generosity, laughter, hope and love.

Lorraine, Samantha, Robert and
Madison and the Delapenha and
Santafemia families

Debbie

DEBRA ANN DiMARTINO

We may never understand why someone so caring, Kind and Good would have to leave us before we ever thought they would. Right now we hold onto memories we have shared through the years. These memories strengthen our love we have all shared.

Debbie has touched a special place in all of our hearts where her love will live on always. Her love for her family, especially her mom, and Friends will continue to keep us comforted. Debbie has left all of us a wonderful gift - she has showed us how strong love is and has given us the memories we shared to give us the strength needed to meet tomorrow.

Even though Debbie is gone from our sights and touch, she will never be gone from our memories and hearts. These memories will continue to bring comfort to us all. We thank everyone for embracing us through these difficult times.

The love you shared will remain with us always.
Love from us all!

John & Maria Cirmia (*sister & brother-in-law*)



sincere and true. She never put on any airs, what you saw was what you got. This is how special she is.

Now, as we still cry and yearn to have her near, again Debbie is trying to bring peace to everyone and keep everyone together. She sees the pain we all endure and wants us to know she is with us, she is there for us when we need her, and we will never be alone.

Many occurrences have occurred, which I am sure everyone can speak about; a few I can express are small but powerful. We will never forget the day of October 21, 2001. We were standing in the cold, showing the world a picture

of Debbie to let everyone see what a beautiful person she was. Amongst hundreds of people a beautiful butterfly landed on her picture. This was a sign, on the coldest day in the midst of a crowd this butterfly circled her picture. She was telling us she was OK, but we didn't realize that then. We still felt pain and anger. After that there were other instances. I recall standing by my car and thinking of my sister and how much she is missed and wishing she would come home. At that moment, a butterfly landed on my hand. It remained there letting me know that she was with me; she is with all of us.

Debbie is still trying to bring peace to everyone, and has now created another miracle. She knows the pain our mother is going through and how she is fighting within herself to accept this. Our mother was always on Debbie's mind and in her heart. She knows our Mom needs her and a place where she can go for comfort. She made that happen. On Thursday, Debbie came home to help ease the pain her Mom and loved ones are going through.

Debbie has left us all with miracles. We have the memories and love we all shared. We have the beauty of talking about our pasts and all we experienced. We have the joy of sharing these thoughts with her children so they will always remember just how wonderful their mother is. How she had qualities few possessed.

We love you Debbie, we cry, we laugh, and we love each moment we think of you.

We want you to know that we will always keep your memory alive, we will always spread the word to people we meet how wonderful a person you are and we will always keep your love alive with your children and everyone you have touched.

Maria Cirmia (*sister*)

Three years have gone by, three years of struggling with our emotions and trying to see tomorrow.

Three years ago our lives changed dramatically, without any warning. Debbie, who made us all complete, was quickly taken from us. This was difficult to accept, and most of all we didn't want to accept. We held onto Debbie by talking of the memories we shared, picturing her with us, and thinking of her always, from the moment we woke. We could not imagine life without her.

Debbie loved her family. She put her family first above anything else. She enjoyed getting together with everyone and sharing laughs and kidding with each other. This, among many other qualities my sister possessed, this is what made her so special. Her concern and desire was to keep everyone together. She always cherished friendships and looked forward to making new ones. When Debbie liked you, you knew it. If there was something that didn't sit well with her you also knew it. She was honest,

Jackie

JACQUELINE DONOVAN

How do we measure the value of one human life? Perhaps we start with the number of people who were touched by it. How many people had the pleasure of knowing Jackie? The numbers must reach well into the thousands. Jackie is unforgettable; one had only to meet her once to remember her. Our memories keep her unique spirit alive within us. We search for words to describe how much it hurts to go on without her. We find solace in memories of her zest for life, her uncanny ability to laugh at it all, her overwhelming generosity and love.

In May of 1975, six little girls processed down this very aisle to receive our First Communion. Today we gather here to honor the memory of a dear friend. How would our parents have ever known what a powerful force they set into motion when they enrolled us at Our Lady of Lourdes? How do you predict that your child will form life-sustaining bonds of friendship? How many people have five best friends? Friends who truly know all about you, yet still love you?

Jackie "D", Jackie "C", Maggie, Susan, Barbara, and Marianne. We will always be the infamous six. Jackie is with us, an angel watching over us. She is at peace, this we know. At every gathering of friends, she will always be hanging out in heaven watching our antics and escapades. We will always know that the funny would have been funnier, that the love would have been more intense. She will be missed forever, and we mourn every single future moment that she will not be with us.

Throughout each of our homes are scattered the little "goomese gamas" Jackie constantly gifted us with. Jackie's loyalty was unbounded; no matter what, our friendship was golden. And I quote "We should get together, why don't we go out dancing? We should get together, let's go out to dinner, the six of us." "I'll go out, but I'm not going back to Malverne." Yeah right, we always end up back in Malverne.

How does one come to terms with the gaping hole left in our souls by the loss of such a friend? Twenty eight years add up to memories which flood our senses at every turn.

Disco, supersod, canolies, fresh mozzarella with Italian peppers, White Castles, Coors Light, Italian ices, pastries from Brooklyn, bruschetta on toasted bread, her Mercedes, Lonny's appointments at the salon, clothes, shoes, bags, birthdays, showers, weddings, christenings, Halloween.



Jackie is a part of our hearts, and she engineered it that way. She was a magnet, drawing us ever closer together. Throughout every change in our lives, our friendship remained constant. Over the years, Jackie's will weaved us together. Somewhere in her huge heart, Jackie knew that we would need each other.

Life's energy seemed to pour out of her very being. Jackie lived her too-short life fully. We know that she will always be a part of us, we will always imagine her walking through the doors of our homes, with something to add to the life within. Her absence is a void which will remain forever.

We would always agree "I don't mind not hearing from Jackie, at least I know she's happy."

Only God knows his plan, and we, his children, must strive to cope with the loss of our best friend, and yes, our sister, Jackie.

Jackie Lazarich (friend)

There always has been a very collegial environment at KBW. Most everyone there can count a couple co-workers among their best friends. As is typical of securities firms in general, KBW also is a highly intense and at times stressful place. Thus, at the end of the week, a group of varying composition, but generally from the Investment Banking Department and almost exclusively male would gather at a neighborhood establishment called Foxhounds to blow off some steam through the telling of colorful jokes, lurid stories or other friendly banter.

Sometime about two years ago, an interloper named Jackie accidentally appeared on the scene one evening. She must have been on her way home, but recognizing her as a temporary employee, we invited her to join us. That night was not particularly memorable for anything else, but we enjoyed Jackie's company and she must have enjoyed ours, because she was always with us thereafter. In fact, I think it was soon thereafter that Jackie switched from temporary to full-time KBW employment.

A regular habit formed where one of the guys would call or be called by Jackie as she left her desk for the day. We would confirm our place of meeting, and then meet her an hour or so later, invariably finding her smoking slim Capri cigarettes. We would join her and begin the game of telling jokes at one another's expense. Jackie was the best of sports, but gave it back as well as she took it. We would often try to provoke her and to push her limits, but she had an enduring sense of humor. She was much like a sister to us.

After I had known Jackie for sometime, it came to my attention through a conversation she had with my girlfriend that she did not need to work at KBW due to her involvement with her family's business interests. When I inquired about why she would want to deal with a job that involved a substantial commute and the hassles of working in a corporate office environment, she explained that she liked being around all of the energetic young people. Jackie's own infectious energy made her a natural fit for that kind of a crowd.

Her desk was located in the executive suite of KBW. This placed her at the physical crossroads of the various departments. As a person moved between one area of the firm and another, stopping by Jackie's desk was an unavoidable rite of passage. Everybody, from board members to the most junior employee, would be greeted by Jackie's bright smile and perhaps an anecdote told in her distinct manner. In this way, she became a universally beloved figure in the company.

I think the most enduring characteristic about Jackie was her giving nature. She would let other people talk endlessly about trivial things that were bothering them, always with incredible patience. Even little things like sending Christmas cards or fighting to pick up a tab were constant reminders of how Jackie always thought of others first. We all knew that this carried over with her family and other friends. We respected her tremendously for it.

Jackie was among the most deep-hearted and decent people I have ever known. She had one of the best senses of humor of anyone I have ever known. Her memory will live forever with those of us fortunate to know her.

Ben Saunders (KBW)

Frank

FRANK DOYLE

Chuck Mathers was kind enough to read this on my behalf. I am Kimmy Chedel (Frank's widow).

God sent me an angel twelve years ago to teach me the true meaning of physical and spiritual love, to give me strength, to guide me and be my partner in bringing new life into this world. His name is Frank. But, God did not tell me that my angel would only be with me for a short while.

Now my angel has returned to God, as all of us will one day. Frank continues to watch over us. He speaks to us. He guides us, loves us and sustains us. Frank understood the true meaning of life. He knew that it was to be cherished, experienced and lived. I am forever blessed by the time we spent together in this lifetime.

Frank will not let me feel sorry for myself. He keeps me smiling. He wipes my tears. He makes me laugh. He helps me sleep. He gets me to the gym. I hear his laugh when Zoë and Garrett laugh. I see his eyes through my children's eyes. We share a fierce love for each other and our children. We are partners forever.

It gives me great comfort to know that Frank is reunited with his father. We thank you all for your prayers.

Love,

Kimmy, Zoë & Garrett (Wife and children)



this service is held here in this church. Frankie and Kimmy were married here. Many of you joined us for that. Their children were baptized here. The godparents are all here today. But never had I imagined that I would be eulogizing him here.

He was younger than me by four years. And healthier than I have ever been. Perhaps, that is why his passing is so hard to accept. At 39 years old, Frank may have been in the best shape of his life. Emotionally he was as content as any person could ever hope to be. He adored his wife. And cherished the time with his family and

friends. Frank's reputation as a man of honor and integrity are familiar to all of us that were fortunate enough to have known him. His wit and compassion, the reason so many were attracted to him.

I did not talk to Frank as often as he spoke to his friends or even other family members. As Lynn mentioned, he spoke to my mother almost everyday. And contrary to what Dave said, he didn't tell her everything. At times we would go months without talking to one another. But when we would speak he had to tell me about his children Zoë and Garrett. He was so proud of that little girl. Kimmy recently showed me a valentine card that Frank had given her last year. In it, he professed his love for his wife and daughter. He went on to write that it was the first time in his life he could love two girls at the same time and not feel guilty about it. Our conversations would span many topics: music, politics . . . oh did we have fun with that last election, family of course and when we would see each other again. Most of the time I would hang up laughing. I think his sense of humor was a result of too much Irish blood in his veins. The conversations with my brother were unlike any other. The shared experiences of a lifetime. Or in this case half a lifetime. Of childhood, playing baseball in the summers, hockey in the winter, talking about girls, building tree forts and just the general mischief that boys will always get into.

Mark Doyle (brother)

My name is Mark Doyle. Frank was my brother. My only brother. I want to thank all of you for joining us here today. I know many of you traveled long distance to be here. I would also like to thank Archdeacon Bate and the Congregation of St. Francis for their support and prayers during this difficult time for our families. As Deacon Bates mentioned, it is appropriate that

This is my prayer for Kimmy
(From the father of Zoë & Garrett)

Kimmy, When you hear and see
the wind . . . it's me, chasing after a puck,
throwing a ball for Garrett, skiing a
mountain with Zoë.

Kimmy, when you wake, and see
and feel the sun . . . it's me warming you in
my arms, bathing you in light, to renew
your spirit and life forces, kissing your
eyelids with my lips to stop those tears.
Take my life forces from the sun . . . to sing
and dance with the seeds of my love—Zoë
& Garrett.

Kimmy, when it rains . . . feel my
tears of joy—12 wonderful years . . . dance
in the rain for me. I'm crying too; for lost
love, lost years . . . but tell Zoë & Garrett
I'm being hugged by God, his son Jesus,
and my daddy, and his daddy. The men
and women of K.B.W. have become part of
God's Mother Earth.

The Winds,
The Sun,
The Rain.

The spirits of these men and
women have become a part of our living
souls . . . Please make life a better place, be
more humane, kinder, and take time to
smell the roses. God bless and keep these
valiant soldiers who made life a better
place for their loved ones,

Que Dieu vous benisses
Merci, Amen

Josi Chedel (*mother-in-law*)

Well, I have to tell you that
it was much easier to speak at the other
gatherings that we have had because I
always knew that this one was coming
and it was not yet time to say good-bye
to Frank.

I have had a very difficult time
preparing anything today, and I apologize
for my comments. They will seem a little
scatter shot here . . . but a few things come
to mind. One was that Frank's life changed
a great deal when his dad died. Not in
terms of his personality, but in terms of his

focus. He became more serious in his
outlook in life. He still had a great sense of
humor; we would not see it on a day-to-
day basis. Just sort of the way he
approached life changed. I think he
realized then that it does not go on forever
and he was keenly aware of how short it is
and determined to make the most of the
time that he had here. After his dad died,
Frank sat Chuck and I down and made us
talk about what we would do in the event
that one of us pre-deceased the other and it
was almost like we were humoring him at
the time. It was so far off. We don't have to
talk about this now. But Frank did say that
he not only wanted his family to speak, but
he also wanted Chuck and myself to speak.
So I am glad we are here today to do that.

One thing that he always said to
me, and he said this for years, is that "You
know Dave. I don't want to be known as a
nice guy". And I always thought to myself
that is really strange because I kind of
would like to be known as a nice guy. I did
not challenge him at the time, but then
years later, he would repeat it. And I would
say, "What do you mean by that? Everyone
wants to be known as a nice guy." Frank
said, "No, I don't. Because if that is all you
can say about somebody . . . Oh that Frank
Doyle he was a nice guy. Then that means
that you didn't accomplish a whole lot in
your life." And that was Frank. His goal
was not to be nice. His goal was to be
honest and upfront with you and always
tell you what he thought at any given
moment. And he realized that if you are
like that, and you are true to yourself that
way, not everybody is going to think that
you are nice. You are not going to tell
people what they want to hear all of the
time, but you are going to tell them the
truth and they are going to respect you. I
know that everyone in this room and
everybody that ever met Frank respected
him. So he did accomplish his goal. You
hear the name Frank Doyle and you don't
think . . . oh, he was a nice guy. You may
think, you know what, Frank Doyle he was
a sharp guy. He was very successful, but
the amazing thing is he would have been
successful in whatever he undertook in life.
It didn't matter what it was. He was talking
about potentially going to law school after
retiring in a couple of years. My dream was
for him to go into practice with the two of
us. And I know he would have been a
better lawyer.

You may think, well you know

Frank; he was really athletic and really
competitive. And he really liked to try as
hard as he could at something and push
himself to the limit and succeed. And most
of the time he did.

Frank Doyle was a terrific son. I
didn't quite realize how much of a terrific
son he was until I got to know Maureen a
little bit after September 11th. And how she
told me how he talked to her constantly. He
told her things that I could not believe he
told her. But she knew everything. Frank
Doyle was a terrific brother. I really don't
have to speak much more on that because
his siblings are going to come up and tell
you what a terrific brother he was. He was
a loving husband. The one story that comes
to mind . . . I've never shared this with
anybody is after Garrett was born, Frank
called me and he described the whole birth
for me. Of course I was very interested
because I knew that hopefully this was my
future as well. He told me that when Zoë
was born he wanted to be there but he kind
of didn't want to be there. He was afraid
and he didn't want to watch the whole
thing. It was all scary and it was terrific.
But when Garrett was born he wanted to
watch every single second and he did. And
he told me that the feeling that came over
him when he looked at his wife Kimmy
and the two of them looked at each other,
the love that he felt for his wife, for his
newborn son, for his daughter . . . he was
the happiest in his entire life right at that
moment. And he said all that I could do
was cry. And he said his wife was crying
right back at him. And I think of that today,
and I think, Frank, again especially since
his dad died, he just made sure that he
enjoyed every moment of his life. There is a
lesson in there for all of us. I know I took a
lesson from Frank Doyle. He taught me a
lot of things. He taught me to do the things
that I want to do. He taught me to spend
time with the people that I like to be with.
He taught me to try as be as good as I can
at everything that I do. And to give as
much of myself as I could in whatever
endeavor I undertook.

I think the biggest compliment
you can give anyone is that I am a better
man today because I knew Frank Doyle.
And I believe that my children will be
better people because I knew Frank Doyle.
I am going to miss him.

Dave Yannetti (*one of Frank's two closest
friends/Bowdoin College*)

Good morning everybody. I want to thank the musicians. The last song that you heard is probably my favorite. It's a song about Superman (Five for Fighting). This song reminds us of Frank.

It's about Superman during a down time. Superman is a little burned out. He just wants permission to bleed and to dream. At the end of the song he is looking at his funny red cape and he doesn't really feel like Superman. On September 11th, I lost my Superman. And he is gone. I still have his cape. I wear it around but sometimes I feel kind of silly. I really don't feel like Superman. The cape to me is the legacy and the example that Frank set for Dave and me. And I still have that and I will covet it for the rest of my life. And I will do my best to live up to it. He set an example for us. He did not proselytize but he just showed us a lot of things. This is going to sound hokey but he showed us how to be a man. He showed us how to excel at work. He showed us how to be a husband. He showed us how to be a father.

When I was in Detroit, for a memorial out there, I was talking to one of the nuns who encouraged me, as she was consoling me, to talk to Frank. To have conversations with him. So I started doing it. And most of what I say to him is "Frank, you are just going to have to give me a little more time. Just going to have to back off, and ease up and be patient with me." And he listens and he hears me out as he always did and then he starts right back in on me. He has been relentless through this whole process and every time I get a little better he tells me "That's good. Now let's do even better than that."

It's not easy. And we all have to go at our own pace. I know that. But we also, every one of us, have got to listen to Frank and to talk to him, and to hear him out, and let him urge us along and push us along. I am here to tell you that today is my day to do that. And I encourage the rest of you, whether it was last week or next week or when the time comes, to listen to him and let him push you along and get up off the canvass.

I don't feel like Superman, but the time for me anyway has come to get up off the deck and with Mark, and with Eugene,

and with Christian and with Mario and Dave . . . I think that we can together, everyone of us get up and put on our tights and adjust our capes. As Zoë keeps telling us how she wants to go to the moon. We have got to learn how to fly everyone of us together; we will get her there.

Chuck Mathers (*one of Frank's two closest friends/Bowdoin College*)

Chris

CHRISTOPHER DUFFY

"Hey Bunkster, . . . how was the weekend? don't worry. you've only been at school a week . . . it'll get better. you gotta meet some people . . . you're a Duffy. there's bound to be someone you'll run into who knows one of us somehow. between your parents and your brothers, there's a very good chance . . ."

Opening paragraph of an e-mail entitled "Cheer Up," from Chris Duffy, 23, trading assistant at Keefe, Bruyette and Woods (KBW), to his homesick younger sister, Kara, a freshman at the University of Rhode Island. Duffy sent the note from his desk on the 89th floor of Two World Trade Center on Monday, September 10, 2001, at 9:03 a.m., exactly 24 hours before a plane struck floors 78 to 84 of the tower.

Kara Duffy needed this message. "It was the nicest e-mail I've ever gotten," she said. "I was just bawling sitting at my desk. My roommate thought I was a freak." Whether it was guiding Kara through freshman jitters, buying a Tiffany bracelet for Kara's twin, Caitlin, for her high school graduation, encouraging Kevin, a star lacrosse player at St. Michael's College in Vermont, to keep up with his studies, or spending two hours on the phone with Brian, 13 months his elder and basically his twin, reviewing material for a final exam, Chris Duffy, one of dozens of young Irish American Wall Street professionals lost on Sept. 11, was not just a young trader at one of the Street's most respected firms, an accomplished athlete with rugged looks, and a ladies' man. To Brian, Kevin, Kara and Caitlin, he was a brother. He was just Chrissy.

Chris nurtured his siblings, but he also competed with them, especially Brian. This competition fueled his drive in the classroom and on the playing field, a drive that pushed him through Villanova University to KBW. "Whatever Brian did, Christopher wanted to do it that day," said John Duffy, Chris' father, sitting at his kitchen table in the cozy Crestwood section of Yonkers, New York. One summer, John took five-year-old Brian for a bike-riding lesson near their Amagansett, New York, beach home, and by the end he could pedal up the block a few times. Father and son returned home, where a restless Chris awaited. "Now it's my turn," he said.

"Chris, I'm not so sure you can do this," John said. Chris insisted, and John held his back until he gained balance and could ride on his own. There was one problem – the diminutive 4-year-



old was so short his feet couldn't touch the ground. Having no way of stopping the bike he would just drive into a sand dune and plop over, like Arte Johnson on his tricycle on Laugh-In. "He was so close to the ground he couldn't hurt himself," John said. Whenever John or his wife, Kathleen, needed some relief, they watched Chris smash into the dune.

Chris embraced contact sports as he grew up. In grammar school basketball, he would bruise the opponents' leading scorer. At Fordham Preparatory High School in the Bronx, even though he was only 5'9", 165 lbs., Chris started every game at fullback his senior year. "Chris was one of the best blockers we've ever had," said assistant football coach Steve

Traendly, who has coached at the school for 15 years. He once took out four opponents with a single leaping block. Football was not enough for Chris in high school. One of his friends played lacrosse freshman year, and after watching some games, he regretted not trying out. He picked up lacrosse the next year, and decided that if he was going to play, he had to be really good. He dragged Kevin into the backyard to play catch and fire shots at him. "Kevin, as a seventh grader, was forced to learn lacrosse," John said. Chris' backyard workouts led to his own all-league lacrosse career at Fordham Prep, and as Kevin went into high school, Chris toughened up his younger brother. "He would throw equipment on me and abuse me," Kevin said. "He was like a weapon with a stick in his hand. He molded me into the athlete he wanted me to be." Kevin, now entering his senior year at St. Michael's has a chance to finish as one of top five scorers in school history.

When Chris was not playing sports or making honors at Fordham, he and Brian organized "Duff Jams" at their house. The first party was New Year's Eve 1994, and the Duffys invited 20 kids. One hundred and fifty showed up. The boys covered up for a year-and-a-half until John read the Ursuline High School yearbook. Several students at the all-girls school reminisced about the Duff Jams under their photographs.

"I remember quizzing you guys – 'What's a Duff Jam?' 'Ahhh, I don't know, that's got nothing to do with us, Dad,'" John intones in his best "busted sons" voice. "That's the girls," Brian responds, as if he were 17 again.

Believe me, I know how it is. I hated school. . . . but I met people, found where to hang out, and stayed out of trouble . . . it will all work out.

—Chris Duffy, "Cheer Up"

During his first six weeks at Villanova, Chris shaved his head and got an earring. "He called it Villa-no-fun," John said. "He said the girls were snobby. I told him the girls weren't snobby. I said, 'The way you look, they think you're some kind of Aryan Nation Guy. You're scaring the crap out of them.' He was clearly seeking his identity, or something."

Chris finally mellowed a bit after developing an interest in financial markets during college. He took a criminology class and even considered the FBI, but he wanted to give Wall Street a shot. "Chris was very organized, always making lists," John said. "The stock tables provided order. He read them like he read baseball scores ten years earlier."

Chris landed at KBW after school, and he prospered immediately. He was diligent, always looking over the shoulder of trader Danny McGinley, trying to learn the ropes. "his curve was very steep," said Katie Re, 27, a fellow KBW trader. One day, a KBW veteran told Re that the firm's equity trading desk was the best in its 40-year history. "Chris was one of the young people in our group who was going to succeed," she said.

Perhaps more important to Chris, he continued to bring people together and command the party. Chris' Villanova buddies mingled with his high school and neighborhood friends while he bartended. He organized a group to purchase a share house in the Hamptons, and spent almost every weekend there last summer. One Saturday Chris lounged all day by the pool in a Speedo with a clipped newspaper headline reading "Disgrace" strategically placed. Later that night, he and the Speedo did bar slides at the Drift Inn.

Last May, Chris called Kara into the kitchen and asked if she wanted to see what he bought at the mall. "He was just standing there in the kitchen, with it [the speedo] on and his pants around his ankles. I was like 'Ohhhh myyyy Gooooood, what is that?' He was just standing in the kitchen like, 'Whaddya think, sis?'"

Well, good ol' work/the stock market is about to open, so I gotta go. But I might come up Saturday 9/22! I'll let you know.

Love, Chrissy.

A plane just crashed into the building next door . . . we can see it. The building next door is on fire. It's sick.

—Chris Duffy, email to friends
September 11, 2001, 8:56am

John Duffy, co-CEO of Keefe, Bruyette and Woods, sat in traffic on the West Side Highway near the George Washington Bridge the morning of Sept. 11, heading back north to Crestwood. After he saw the second tower collapse, he knew there was nothing more he could do in Manhattan. While stuck on the highway, he desperately tried to reach Chris on his cell phone and thought of who was likely in the building. He lost 67 employees, including Chris, 20 of the 22 other equity traders (Re overslept, and another trader called in sick), and his fellow co-CEO, Joseph Berry.

Kevin spoke to Chris from Vermont. "His voice was broken up," he said. "He sounded terrified. He said, 'I'm all right, but I can't talk right now. I gotta go.'" Kevin heard commotion in the background and suspected that his brother might have been in a stairwell, devising a plan with co-workers.

"Saturday 9/22," the day Chris planned to visit Kara, was his memorial mass. Even though workers had not found his body, the family quickly coped with their loss. Over 1,200 people flocked to Annunciation Church in Crestwood – the overflow listened on the speakers outside.

Brian delivered the eulogy and discussed how, as he coaches Annunciation's third and fourth grade basketball teams, he will remember passing Chris the ball when they played on that same team years ago, when the Duffy's won the county championship. He also recalled little Chris asking his father what KBW stood for. "Kevin, Brian and whatshisname," John would tell him, tweaking his son's ear.

After the funeral, the family invited everyone to a parent-approved Duff Jam, just as Chris would have liked it. Many raised their glasses to celebrate all that Chrissy had – a tight family, a nice job, a new place in Manhattan, and hundreds of friends. If only someone had a Speedo.

"You know how you immortalize people after they die?" asked Kathryn Melnyk, 23 a lifelong friend. "You don't have to immortalize Chris. He was a

generous friend who cared about his family, and everybody loved him for that."

(Sean Gregory, Irish America Magazine, Aug/September 2002 edition)

Michael

MICHAEL DUFFY

Iwould like to begin by thanking all family and friends who have been so supportive and comforting to us during this extremely difficult time. The Duffy family is very strong but even the strongest need some help in times like these and you all have been there for us. Thank you all from the bottom of my heart!

When I first thought about giving a "Eulogy" or "Remembrance", I thought that it would be too hard- too painful—no way I could get through it—impossible. And then I thought some more and realized that there is no one in the world more easy to talk about than my brother! Michael was 3 years my junior but I so much looked up to him in so many ways; and respected him; and loved so much being with him.

I would like to thank Mom and Dad for giving Mary Kay, Michael and I the confidence to be strong people, the freedom to live our lives, and our faith to live our lives right.

A few days ago, when my family and I were hurting, Fr. Culligan gave a few thoughts to consider to help us through this tough time. The one that stayed with me and comforted me particularly was—"Where there is grieving; there is love. And where there is love . . . THERE IS GOD. I really liked that one Father. Thanks! Then, I thought some more and realized that wherever there was Michael . . . There was Love. And for me it was unselfish, unspoken, UNCONDITIONAL LOVE. That is rare today I think . . . I have been so lucky and so blessed to be able to call Michael my brother.

I wish that I could tell one story that could capture the essence of Michael—so that those who never had the pleasure (AND THE PRIVILEGE) of knowing him might understand what made him so incredibly special. BUT THAT OF COURSE IS NOT POSSIBLE. SO I WON'T EVEN TRY. But if anyone would like to hear a few good stories at a later date, it would be my honor to tell some.

How do you measure a success?

Is it getting your name on a wing of a hospital?

Or being a main contributor to the local arts?

Or by having the most money or power?

I always measured it by the number of lives someone has



positively touched in one way or another. So as I look around this church today and out in the vestibule and into the parking lot . . . I'd say . . .

MIKE – YOU ARE A SUCCESS
YOU HAVE PLAYED THE GAME AND
WON BIG MY FRIEND!
I AM SO PROUD OF YOU!
AND YOU SHOULD BE PROUD OF
YOURSELF!

But, I have always been proud of Michael. Everyone I meet, I think, "Wait till they meet my brother!

And when you meet Michael for the first time, I am sure one's first impression of him is his large, athletic stature, natural good looks, and a magnetic charisma that immediately tells you . . . "Hey! This guy could be special." Then he would come over, give you a firm handshake, look you right in the eye (he had special eyes) and give you a Mike Duffy smile. A WARM SINCERE SMILE. And that's when you'd be certain that this guy is something special.

But you could not fully know Michael without knowing his friends and his beautiful girlfriend of many years . . . Allyson. What wonderful people! I am so happy to call them my friends as well. You all made his life SO HAPPY! Just as Michael made all our lives SO HAPPY! He was and is so blessed!

MICHAEL! I want you to know that your early passing will not be in vain. In your memory, I will strive to be a better person – with your beautiful balance of work, fun and love in mind. We can't yet see the big picture through the tears . . . But I promise you . . . YOU HAVE MADE A DIFFERENCE, A REAL DIFFERENCE! STAY WITH US! WE STILL NEED YOU!

And Michael,

May God Bless you and keep you.

I am so very proud of you!

It was heaven on earth being with you!

I will miss you immeasurably . . .

And as Grandpa Duffy always said . . .

"I LOVE YOU LIKE THERE IS NO TOMORROW."

John Duffy (brother)

Dean

DEAN EBERLING

I am one of a group of Dean's friends that have known him since grammar school. People often tell us how unusual it is that a group of guys that have known each other this long are still friends after all these years. We called ourselves World War Wilson. We got into a fair amount of trouble in our early years and had a heck of a lot of fun. We all know how lucky we were to have a friend like Dean. He was one of the most generous people I have ever known. Over the years I've felt guilty at times because Dean was always the one inviting us down to the shore for parties, sailing on his Hobie Cat, water skiing, or over to his house to play pool or cards. I never felt like I gave as much as I got from our friendship, but I think that's just the way Dean was. If you were his friend, you were along for the ride, and what a ride it was. A few of us would like to share some stories about our life with Dean, starting with Pete.

Love,

Robert Babetski (friend)



that reminded me of Dean. This had been happening often during the last several weeks, and each memory brought a smile to my face, and a greater appreciation of Dean's impact on my life. When the salesman asked me what color, I said "is black and white all you have?" What had prompted my question was my memory of Dean's collection of Converse "Chuck Taylor" All-Star high top basketball sneakers.

Like everything that Dean approached in life, it was full bore, pedal to the metal, and it was no exception with basketball. When Dean drove towards the basket, his sheer size and brute strength would blaze a path wide enough for a semi to drive through. When we played basketball at the YMCA in the early 1970's, everyone wore Converse All-Stars. We didn't have the many choices when it came to different brands like we do today, but we did have our choice of colors. "Chuck Taylors" came in white, black, navy, maroon, red, pine green, brown, orange, yellow and pink. Dean had every color you could get, well except for pink. So when the salesman came back with some different sizes to try on, he mentioned they had another color beside black and white. That's when I purchased my first pair of Converse "Chuck Taylor" All-Star high top sneakers in over 25 years. The color? . . . Stars and Bars! I know Dean would have wanted a pair for his collection.

Pete Dugan (friend)

My first memories of Dean were almost 40 years ago in kindergarten. We had all assembled for the class pictures on the front steps of Wilson Grammar School, and everyone was dressed to look their best. Dean's mom, affectionately known as "Bad Betty", had gotten Dean a new outfit just for the class picture. I can still see Dean beaming with pride as the class picture was taken.

While the other children were dressed casually, Dean had on a new suit, complete with matching jacket and pants. Even at the tender age of 5, Dean was already dressing for success. He just didn't know that the dress code for Wall Street required long pants, instead of the cute shorts, black tube socks to his knees, and penny loafers he wore that day.

Recently, I went shopping for a new pair of sneakers and when the salesman asked me what color I wanted; black or white, I really didn't give it much thought. Then something came to mind

A lot of things come to mind when thinking about Dean. First and foremost is laughter. You cannot think about him and not laugh. Whether he was making fun of one of us or more likely, we were making fun of him. He was one of the few people who could take it as well as dish it out and enjoyed both equally.

He did very few things half-way. One of his favorite sayings was "I'M IN." It was at Charlie and Beth's wedding and Dean was his normal good time. What started off as a few dances ended up as a dance marathon. A song would wind down and he'd

come off the dance floor, sweating madly and saying how tired he was and had to sit down. Before he got the chance to sit, a new song would start and you'd hear someone shout his name from the dance floor. He'd turn around put his hand up and shout "I'M IN."

Dean was an extremely hard worker at anything he did but we all thought he was also one of the laziest people we knew. Whenever we go anywhere in a car, when we reached our destination, he insisted on being dropped off at the front door and if he wasn't, he'd make some comment about having to "do a marathon" to get there.

He'd had this knack of finishing his beer around the same time as someone else was getting up to get another and we'd hear one of his other favorite lines "While you're up . . ."

Bill Taylor (friend)

Dean was the first to show me how to ski—he picked me up on my first run after I plowed into the fence at the foot of the ski lift. Years later we went down a very steep and icy slope together and fell at the same time. Faster and faster we tumbled out of control to the bottom. With broken ski's, bent poles, torn clothes, and bruised ribs—we decided to drink heavily at the lodge.

On a weekend ski trip to Killington, Dean, Bob, and I had a great day Saturday on the slopes. The Saturday night festivities however lead to an all-nighter of police, tow trucks, ambulances, jails, hospitals, and night court. In the morning—Dean would not be denied and insisted on heading to the mountain. In fact, we again had a great day skiing, packed up when the mountain closed, and drove almost all night in a blizzard to get home. The next morning we were back at work like nothing out of the ordinary happened.

Dean always did his hobbies with great passion. When Dean introduced me to weight lifting, he took great pride in teaching me the different exercises. "Make the muscle burn" he would say. When the next day came, my muscles burned so

much that just breathing hurt. Moving around was out of the question. I knew he had enjoyed what he had done to me.

When he introduced me to mountain biking, he took me through the Watchung Mountains. By the end of the ride I had fallen over the handle bars twice—once into a freezing cold river. I fell down a hill full of rocks and bent the frame of my bicycle. I nearly blacked out when he took me up a steep hill. All the time I knew he was enjoying what he was doing to me. At the end of the ride his advice to me was "you need fatter tires".

The time we played the bigger kids in football, and beat them. To us it was like the USA beating Russia in hockey. On offense Dean lead the way with punishing runs (*a la* Larry Csonka). I have a picture in my mind of Dean running down the field with 3 or 4 guys hanging off him. On defense he stood their offensive line and stopped them. His eagerness to go into the game and "hit" someone showed the rest of us that we could win.

Charlie Raba (friend)

Dean was a believer in achievement, and a continuing testament to the adage that with determination and hard work, anything is possible. This is not to say that he was not talented, which he certainly was, but those who knew him will agree, that it was Dean's style to overcome obstacles with strength, unflinching courage, and the sheer force of his will. He took delight in testing himself against ever greater and seemingly insurmountable challenges, watching them crumble and fall one by one.

I was not surprised to see him described by his coworkers as a team builder. Dean's love of challenges was for the thrill of accomplishment, not for any personal show. He was always willing to give 110% to a team effort.

When playing basketball with him at Wilson school, every now and then you would see a change come over his face. He was no longer looking at you or anyone else in front of him, just the basket; and you knew that you and everyone else between him and the basket was either getting out

of the way, or "go in down".

He wasn't out to hurt anyone, it was just DEAN. Not fancy, but very effective.

He seemed to understand at an early age, how precious our time here is, and was determined not to waste any of it. A coworker of his mentioned that along with being supportive, that Dean would also encourage they take risks. This is certainly in keeping with his choice of leisure activities, mountain biking and such, but Dean also seemed to have a keen sense of what he considered acceptable risk, versus just plain foolishness. The only times I recall making him angry were when he thought my driving too fast was putting him in danger.

This keen sense didn't carry over into cards though. I used to think that Dean loved to bluff. Dean was famous for bluffing. We all knew it, so it certainly wasn't a winning strategy for him. But now I understand that Dean just couldn't stand not being in the game. For him the fun was "being in", winning though nice when it happens, was secondary to his need to participate. So I know that whatever he is doing right now, he is participating. He's getting down in the mud and having fun, no matter what cards he was dealt.

Doug Ibsen (friend)

Summer parties at the shore were legendary. Shortly after we'd arrive Dean would take us all out water-skiing. Like everything else he did, he was a great skier. While he was skiing, he would tell us to get close to other boats and parties on the shore so he could soak people with the huge rooster tail he always kicked up when he made his turns. People would yell and throw things at us as we went by. There were also a few alleged instances of Dean behind the wheel, pulling us buck naked across the bay with other outraged boats hot on our tail, shaking their fists and threatening to report him to the authorities. The party would follow and last till dawn usually accompanied by at least one visit from the local police, until we'd finally bunk down in the room above Dean's garage.

It was around that time that we all met Amy. They had recently started dating

and I guess he thought it was safe to expose her to his friends. I remember saying to him, wow she's really cute, what's she doing dating you? Later after they were married he'd try to get out of trouble with her by calling her one of his pet names, like his little Lamikens. What was funny was that he would do that right in front of us and we'd jump all over him, razzing him about the names and wrestling him to the ground. But he didn't care, he loved every minute of it.

I have never known anyone more focused on what he wanted or more willing to work for it than Dean. We worked together at a factory job in 1975 while we were taking some college courses right after high school. The job was drilling holes in pieces of metal all day long. It was just the most awful job you could ever imagine. I could never work more than two days in a row, but Dean was there, every day. After 3 weeks he got a raise from 2 bucks an hour to \$2.10 and I got nothing. We laughed about that 10 cent raise then, but it's one of those things that showed me what kind of a man he would become. The last few years, sometimes I'd get into work at 9:00 and there would be an e-mail from Dean with a 5:15 AM time stamp. I've joked with Amy that Dean did more work before 9AM then I did the rest of the day. In school, at work and at play, Dean worked harder than anyone I've ever known. He worked hard for everything he had and deserved all the success he achieved.

When I asked Dean to come to my wedding a few years ago I only gave him a few weeks notice. He didn't even hesitate, he just said "of course I'll be there." I don't think he knew how much that meant to me, or maybe he did. That was the kind of friend he was, someone you could always count on. During the reception we got an encore of Dean doing his infamous Curly shuffle and watched in hysterics as he danced with my wife's 75 year old Aunt like a perfect gentleman, with a bottle of bud in each pocket.

We could go on for days telling Dean stories. And believe me, we left out some of the best ones because we're not sure what the statute of limitations is in some cases. Whenever we'd see him quoted in the Wall Street Journal, or he'd be on TV doing an interview, one of us would always have to call him and say listen pal, we know the real you. We're not impressed

by all this "selected business fundamentals" talk. We'll drop a dime on you in a minute and let them know what you're really like. But in reading some of the letters and articles that have been written about Dean in the last month it struck me that you all knew exactly what he was really like. He never changed, not with us and not with his other friends and co-workers. The qualities of loyalty, generosity, and devotion to family and friends that we admired growing up with Dean were the same qualities he brought to every situation in his life.

So I think he's up there riding his mountain bike, stopping every once in a while to visit with his Mom and Dad, getting a card game going every now and then, playing guts, staying with a 4-6, and winning the pot. Goodbye old friend, there will never be another one like you.

Bob Cook (friend)

As a portfolio manager I knew Dean before he joined KBW and I was very excited when he and his team made the switch. Dean was a dedicated veteran analyst who really understood cycles and the way Wall Street and the Asset management businesses worked. In spite of the Dot.com influence towards casual dress, Dean until very recently wore a tie to work every day and was always one of the first to arrive at work. I remember more than one morning when I would be coming to work between 7 and 7:30 and Dean would be leaving the office to go to a breakfast meeting! He was an incredibly disciplined person.

Dean helped KBW move quickly into a full coverage, financial service research boutique. He was willing to do whatever it took to take our company to the next level. Dean built a strong research team underneath him and they were very loyal to him. Dean and his team were prolific in their research coverage and very disciplined in monitoring trends and events as they unfolded. Dean had an incredible sense of self. He was generous with his time and knowledge, and was cynical of group think. He made the tough calls and stood

by his convictions. He was usually right.

Dean was a dedicated family man and with his wife Amy have two children, Cory age 9 and Lauren age 11. They also treasured their time together at their beach house on the Jersey shore.

Michael O'Brien (KBW London Service)

Dean has taken his team many places and today he brings us here. Here not to mourn him, but to celebrate his life, a life that was well lived. Although there were times when he could be so serious, most of the time he would be the one to offer comic relief and it would come at a time when you would least expect him to do some crazy wacky thing. Dean was a compassionate individual who led his team in the same direction emotionally. He would always say that we were all part of a well-oiled machine, so get cranking. He was the captain of our ship and we had vowed that if one of us went down we were all willing to go down for that was just how strong our bond was. We supported each other through difficult times and shared many joys of happier ones, vowing to stick with Dean through thick and thin.

Someone said to me during the course of this ordeal that Dean needed us just as much as we needed him, but we also know that he loved us just as much as we loved him.

I am forever thankful to God for allowing Dean to be a part of my life. Thankful for the memories that will always be there as we look to the 3 people Dean loved the most. We will see in his daughter Lauren his wacky sense of humor, his daughter Cori his suave, cool demeanor and in his wife Amy, his strength.

The following is a letter a former co-worker Blake McConnell wrote to Amy that sums up who Dean was and what he meant to us.

Thelma Alston (KBW)

I was 23 years old when I first met Dean, young to Wall Street and NYC. I was an impressionable kid from Tennessee in search of a job in equity research. My boss recommended Dean as a well-respected analyst and a new member of the Prudential research team. So, I gave it a shot.

I remember the interview. In Dean's no-nonsense way he said, "You really aren't qualified, but we will give you a year and see how it works. If it works we will keep you and if not we will let you go." At the time I was amazed at how fair and honest this statement was and as I have grown older I now realized how rare it is to take a chance on a kid. But as I learned more about Dean, I realized this was not a one-off event for him.

I joined the team—Dean, Lauren, Jennifer, Thelma and Erika. Dean quickly became my mentor and a friend. I would come to work 6:30 AM every morning just to have 15–30 minutes to sit and chat with him. Although we would work together each day, it was the mornings where we first became friends. The research department was empty and it was several hours before the "opening bell". We would talk about careers, family, CFA program versus business school and summers on the shore.

I worked with the team roughly 2 years and stayed in contact with them as I progressed through business school and finally moved to California. From a distance, I watched the team transform from a group of individuals into a family that experienced all of life's events—weddings, divorces, death and childbirth.

After I departed for business school, Russ joined and the team moved from Prudential to Smith Barney to Putnam Lovell and finally to Keefe. At every move, I became more and more amazed at the loyalty of the team and the loyalty of each individual to Dean, Dean for a lack of better words, was their fearless leader. Each person was unique in their professional and personal lives, but each trusted Dean—Dean's ethics, Dean's intelligence and Dean's fatherly demeanor.

Dean considered himself a blue-collar Wall Streeter. A kind of up from the bootstraps guy who had infiltrated the establishment through hard work, honesty

and the willingness to take risks. Given this mentality, he was always open to taking a risk on his employees in a non-discriminate manner. If you thought you were ready for the next stage, Dean would back you without question.

The uniqueness, diversity and consistency of the individual personalities of the team were my favorite. I will always remember the laughter, shenanigans, practical jokes and camaraderie. No one was excluded from the ribbing and at any time you could be the butt of the joke.

Dean—Dean was the leader. He had assembled a diverse team, each person with different aspirations. Dean was the wise sage ready to provide advice on life, career and family. He had evidently decided early in his career that his professional interaction with the team would involve more than simply work, but would include an environment of family where everyone cared and respected one another. The law of the land was respect and caring. Dean was willing to expose his feelings and give of himself in an unselfish manner, and in return he expected you reciprocity. Everyone knew he was the foundation of the team, and he was respected and admired not only by the team, but also by his peers and clients.

Thelma—Thelma was the gatekeeper. If you wanted to talk to Dean you had to go through Thelma. Thelma's loyalty to Dean arguably ran deeper than anyone's. Dean had actively helped her through many difficult events of her life. Given Dean's unconditional and unquestioning assistance, Thelma knew that he was the one who would look out for her. And in return, Thelma was sticking with Dean.

Lauren—Lauren was Dean's reality check alter ego. She, more often than not, was quick to point Dean in the right direction. "We are doing this, not that . . . that's bull we aren't doing that . . . what are you nuts Dean!" Dean was more subtle than Lauren, but often they would reach the same conclusion, simply taking different paths. Similar to Thelma, Lauren felt a loyalty to Dean because of his unconditional assistance in times of need. Lauren required Dean's help in ways different than Thelma's, but nonetheless, Dean always supported Lauren through the hiccups of life.

Russ—Russ was the Rock. He was steady, he played by the rules and he

emulated Dean and Dean's career. I forget how Russ discovered the team from Florida, but it was similar in that it was totally random. Similar to myself, Dean gave Russ a shot and for that opportunity Russ thought, "if I worked hard, I could become more like Dean."

After I left the group, I loved to return and visit. The personalities were always the same and it was comfortable to slide back into the same jokes and routines. I would begin by asking Thelma about her love life, and then get Lauren to tell me of a recent episode where she felt Dean could have taken a harder more immediate stance. I was back at HOME!

I often think about the team Dean assembled and the allegiance to him that each person felt. Since the tragedy, I have been thinking more about what I learned from Dean? There is the career-stuff such as ethics, honesty, hard work and team building. But there is the life-stuff. Dean was the most caring manager I have ever had the joy of experiencing. He was the one who would take care of the team—and everyone knew it. He shared in the personal burdens of each team member and directly contributed to each person's development. Looking back, a little older now, I am amazed at his unconditional caring and generosity. The topics on which he gave me advice and counseling were as diverse as the team. I often think about the careers and personalities that Dean has impacted, including my own—it is an amazing legacy.

Looking back, I consider myself fortunate for having had the opportunity to know Dean, his immediate family and extended family. I consider myself fortunate to have experienced his ability and willingness to listen and care. I mourn the loss of Dean, but I rejoice in the fact that I knew him. I will never forget the impact he has had on my life. I will never forget what Dean stood for—honesty, integrity and caring and I will never forget the lessons I learned from Dean. For me he was truly a professional and a personal mentor. Every time I think about the experiences I had with Dean, I will smile and remember what a remarkable man he was!

Blake McConnell (*friend*)

Brad

BRADLEY FETCHET

O

n behalf of my wife Mary and our sons, Wes and Chris as well as Brad's Fiancée, Brooke and the Stengel Family, I would like to offer sincere thanks to those who helped us through the biggest challenge we have ever faced in our lives. To our family—who are not local but reside throughout the United States, thanks for being there for extended phone calls and for being with us today. You were brave to get on planes so quickly following the tragedy. To our friends, we appreciate all you have done—from meals, to prayers, to listening and offering an ongoing shoulder to cry on. And to everyone else—including our state and local government, civic leaders, New Canaan teachers and Counselors—in particular Governor Rowland, U.S. Representative Chris Shays, Dick Bond and Gary Richards—reaching out to us and helping was extraordinary. To the many people we do not know who have come to our aid with cards, letters and prayers . . . you have our deepest thanks. We could not have made it this far without all of you. Each one of you is part of the people of God . . . and we are blessed to live in such a caring community. Your outreach was unbelievable. I will never get over the senseless loss of our son . . . but you have started us on the journey that will carry us the rest of our lives.

As I started to draft my comments for today, it became obvious very quickly that it is impossible to capture in these brief remarks all that Brad has meant to us. At best, I will attempt to highlight some of our fondest memories of what made Brad so special to all of us . . . for we feel blessed to have had Brad with us for nearly a quarter of a century. Today, we need to celebrate nearly 25 extraordinary years. That is what Brad most assuredly would want.

I have told many of you this story yet feel it sets a baseline to describe the deep relationship Mary and I have enjoyed with Brad. Being our first child, I recall sitting with him on more than one occasion while he was in high school and reflecting on raising him. I told him that as new parents . . . Mary and I both 27 years old at the time . . . none of us are sent to a specially designed school to be taught "How to be a great parent." I know of no graduate degree in parenting! We would chuckle about this since he was first child and we were pioneers in parenting with him. For you parents in the audience think about it . . . in many ways we learn how to be better parents through our children . . . especially through our first



child. I found myself trying different approaches to motivation, discipline, love, and life. Some approaches worked better than others. Here's the key point . . . I absolutely learned more from Brad than I taught to him. These remarks will highlight what Brad has left with me and I am sure most of you. I will be forever grateful for what he has left with me . . . For I am a better parent, a better human being—thanks to him.

As all of you know, Brad was an incredible young man. As a gifted athlete—someone recently described him as an "Unassuming Warrior." Whether it was tee ball, soccer, baseball as a youngster or ultimately ice hockey and lacrosse as

he grew up—Brad played these sports as a great teammate, with passion, yet was the last to expect recognition. I never saw him jealous over any other player or team . . . it was not in his fabric. He honestly felt better seeing his teammates get recognized and for the team to meet its goals. He was uncomfortable being singled out.

Bo Hickey, New Canaan High School's head ice hockey coach picked words to describe Brad as an athlete . . . these were "competitor, mentally and physically tough. A great teammate." Howard Benedict, the High School's head lacrosse coach recently mentioned to me that he was always impressed with Brad's athletic leadership . . . and that his leadership extended far beyond athletics. Howard is not sure Brad realized he felt this way about him . . . it's not the kind of conversation Brad would welcome.

His brother Wes told a touching story the other evening that says a lot about Brad. Last year Bucknell's lacrosse team was playing Hobart and a victory would guarantee that Bucknell would win the Patriot League Championship and earn an automatic bid to the NCAA playoffs. Getting an NCAA playoff bid had never been achieved by a Bucknell lacrosse team. In addition, this was the first college game that Wes started in and boy were we all nervous!! . . . though we never let Wes know how we felt! Brad kept telling Mary and me that "Wes and the team will do fine." He was right. Wes had four goals as the entire Bucknell team played a fabulous game and went on to win. Of course Brad joined us at the game and afterwards the team was celebrating on the field. Wes had several of his classmates surrounding and embracing him while Brad and I stood a few feet away eager to give him a big hug. Though it was obvious that Wes wanted to come join us—he could not make it to

Brad quickly because friends continued to gather around. We were close enough to Wes that Brad said to him "Don't worry Wes, it's your turn now . . . go for it! I've had my turn." Brad wore that wide grin we all know so well. Again, seeing his brother help the team win was his #1 priority . . . not having Wes drop everything to come to us first. There are numerous examples like this that I recall in both ice hockey and lacrosse. Brad was truly an "Unassuming Warrior."

Now for some reflections beyond athletics. Brad was always inquisitive on how things worked and had a fabulous knack for figuring out how to fix things—in fact before I could throw any mechanical things away he would always take them apart to try and understand what made them function. There were times that the items taken apart were not ready to be tossed—but were tossed when he was done dismantling them. These items could range from a lawn mower, old radio, clock, personal computer—you name it. He recently surprised me with a DVD player and surround sound speakers . . . installing them while I was not home and waiting eagerly to surprise me, saying "sit down Dad I have something to show you."

I recall buying him his first computer in high school as he prepared for college and he literally spent three full days in his bedroom getting acquainted with it, loading the software, getting familiar with all aspects of the system—during the summer—when there were many other options for a 17 year old kid. He actually started a small business teaching computer skills.

I have a letter that was sent to us this week from Bob Lear which will give you a feel for what I mean. Bob is a New Canaan resident who is retired professor from Columbia University's Business School. Remember what I said about Brad's proficiency with his computer programs and let me read Bob's letter and you'll get a feel for Brad's character—which we all love.

Dear Mr. and Mrs. Fetchet,

I am writing you this letter on my word processor because Brad taught me how to do it seven years ago.

He answered my advertisement in the advertiser for a computer teacher. He came to my door, age 17, with his baseball cap on backwards, and instantly sold me. He was a

superb teacher—never touched my computer, but kept asking when I was stuck, "What do you think you should do now?"

When he went to Bucknell, he frequently called me during vacations and I occasionally took a refresher lesson from him. He really knew how to handle an old guy like me.

Brad was always polite, was refreshingly punctual, extremely tolerant of my slowness, and brought a constant breath of fresh air to my difficult venture into a world I did not comprehend.

Now, he is gone and it is unfair. I am angry, and I mourn, and I console and I give, but that is not enough. May God Bless my young friend, Brad Fetchet.

*Sincerely,
Robert W. Lear*

Bob knew Brad very well and his letter speaks for itself.

Boy am I proud of our son!

Brad was a doer. He explored life's boundaries . . . whether learning to snowboard, snorkel, visit places rather than dream of them, and touching people along the way—leaving a lasting mark. I recall his trip to Cancun during a spring break at college . . . after returning, he took me through a couple of stories of his Cancun trip that were quite a contrast to what I recall from my college spring break days in Ft. Lauderdale. Before he finished his second story of Cancun I had to stop him to say there are certain stories better left to himself!

He had fun and lived life.

I'm also proud of Brad's unconditional caring and reaching out to people. When I talk to his friends they are quick to tell me that Brad's had no expectations from them as part of the friendship. He was the group organizer . . . invitations to go golf, attend a pro sporting event, catch a movie or whatever. When I asked him about his unconditional approach to relationships . . . he simply shrugged it off and said all people are different and he's o.k. with that. He has a huge list of true friends . . . who the more I get to know the more I see similarities of Brad in them. Physically his friends may differ but there is a similar make up inside.

Brad also had an extremely close relationship with his brothers. Being the oldest he was in a position to lead them by example. He and Wes have similar interests

which kept them together. This past summer he spent considerable time with his brother Chris . . . ten plus years his junior . . . playing golf, going to movies or just hanging out together. I found it refreshing that the ten plus year age difference did not matter.

I am gratified to hear the unending stories from his friends and coworkers on how they viewed Brad . . . all that Mary and I could want in a son. He touched people and left imprints that will last a lifetime.

When I first heard of the tragedy on Sept. 11th—I called our close friend, Fr. Nick Punch. Fr. Nick was literally on vacation—camping. He happened to check his voicemail—called and missed us—then later drove miles to the closest phone to call us back and to console us. During that call, he recalled an old Dominican prayer from memory that I found extremely comforting. I would like to share this prayer with you today. It captures the relationship between God and all of us as we raise our families—and as family members pass from this life.

We seem to give them back to you, O God, who gave them to us. Yet as you did not lose them in giving, so we do not lose them by their return. Not as the world gives do you give, O lover of souls. What you give you take not away, for what is yours is ours also as we are yours.

And life is eternal, and love is immortal, and death is only a horizon, and a horizon is nothing, save the limit of our sight. Lift us up, strong son of God, that we may see further: cleanse our eyes that we may see more clearly: draw us closer to yourself that we may know ourselves to be nearer our loved ones who are with you.

And while you do prepare a place for us, prepare us also for that happy place, that where you are, we may be also for ever more.

I hope through my remarks you get a sense of the deep love and respect we have for our son.

He is in me and has taught me to love life a bit more, challenge what I have not challenged, reach out unconditionally to others and to do so in a way that is unassuming, understated. What a gift! And as I've spoken with many of you . . . you also have the same gift from Brad that are now part of your makeup.

In closing I would like to share one final love of Brad's that has been passed on to me. Brad had a passion for

music . . . and enjoyed a range of musical styles. He took his brother Chris to a Dave Mathews concert this past summer and had a great time. Brad introduced Mary and me to an artist and song that captures the spirit of today's service. Many of you probably know of Andrea Bocelli and the song "Time To Say Goodbye" . . . the words are actually on your program sheets. I'd like to read the words to you then sit down and enjoy the rendition with Andrea Bocelli and Sarah Brightman. Though the song is sung mainly in Italian it is a fitting piece. The words are magical:

TIME TO SAY GOODBYE

*Time to say goodbye,
places that I've never seen or
experienced with you,
now I shall.
I'll sail with you
upon ships across the seas,
seas that exist no more,
I'll revive them with you.*

*When you're far away
I dream of the horizon
And words fail me.
And of course I know
That you're with me, with me.
You my moon, you are with me;
My sun, you're here with me
With me, with me, with me.*

*Time to say goodbye.
Places that I've never seen or
Experienced with you,
Now I shall.
I'll sail with you
Upon ships across the seas,
Seas that exist no more,
I'll revive them with you.
I'll go with you
Upon ships across the seas.
Seas that exist no more
I'll revive them with you.
I'll go with you,
I'll go with you.*

(Dad)

Jeff

JEFFREY FOX

Daddy, daddy I miss you. We had fun. We played games. But you died. We colored together. But the best thing of all was we had fun. You liked to play with me, you ate with me. You took me to the twin towers. You and mom made a sandwich with me on the inside.

Greg Fox (son)



Jeff's never ending optimism and determination; both personally and professionally helped him through the toughest of times. He always gave people the benefit of the doubt and would always find good in every individual.

Professionally, Jeff gave of himself tirelessly, encouraging his peers, and desperately wanting to please his superiors. This "team player" is now in a better place.

Since September 11th I have received Mass cards, sympathy cards, personal notes and phone calls from many

of you, and some from people who Jeff knew and I had never met. From these correspondence and conversations I have learned a few things. For the most part, we all knew the same Jeffrey Fox. His genuineness was recognized by anyone who knew him, and that makes me feel good. We will all remember his smile, his gentle way and his never-ending kindness. I have learned that Jeff touched and made a difference in many peoples lives. The sad part about it is I am left to wonder if he ever realized this.

Several people have said to me "Nance, you are my hero". There is no truth to that. Jeff is the real hero here; by the way he chose to live his life, believe his beliefs, and keep his commitments. I know his love and respect for his family and friends will be remembered forever.

My immediate goals are to protect and nurture my children by maintaining Jeff's selfless examples of devotion, patience, humor and love and by continuing to model the values and morals Jeff and I began building together as a family. I would like Amanda, Jessica, Gregory and I to live our lives going forward without Jeff in a way that Jeff would be proud of.

I promise you Amanda, Jess and Greg, we will make it because we have our memories and we have each other.

At this time I would like to thank all of our family and friends near and far, Queenship of Mary, our neighborhood, the community, the Plainsboro Police and chaplain, you have all helped us to get us where we are today.

Nancy (wife)

The events that took place on September 11 have brought us here today. As many of you know, we returned to New Jersey last December and moved into our old neighborhood in April. Needless to say, Jeff, the children and I were very excited about this renewed beginning. The attack on the World Trade Center took Jeff's life and has affected all of us on many levels.

Many of you have known Jeff throughout his life. Many of you knew Jeff for a segment of his life. My history with Jeff began when we met through a mutual friend in 1986. We got married in 1987 and had the twins in 1988. Greg followed 5 years later. Jeff was the most incredible father, jumping into his role as a parent from day one. His devotion and patience were never ending. His love for his family was hard to contain. Since September 11th I have spoken with many people who knew Jeff. It is clear to me, and many others as well that we were the most important part of his life. One individual said to me "you know, I was almost jealous of Jeff; when he spoke of you and the kids. His eyes would light up." The children and I will always cherish those memories we shared as a family.

There is no doubt in my mind that Jeff was thinking about the children and I as he took his last breath of life. Jeff had many strengths and fine qualities. His sense of humor (which I didn't always understand) brought smiles and laughter to many of us.

I *Imagine there's no heaven,
It's easy if you try,
No hell below us,
Above us only sky,
Imagine all the people
Living for today . . .*

*Imagine there's no countries
It isn't hard to do,
Nothing to kill or die for,
No religion too,
Imagine all the people
Living life in peace . . .*

*Imagine no possessions,
I wonder if you can,
No need for greed or hunger,
A brotherhood of man,
Imagine all the people
Sharing all the world . . .*

*You may say I'm a dreamer,
But I'm not the only one,
I hope some day you'll join us,
And the world will live as one.*

(Imagine by John Lennon)

T *he gleaming towers stood in the sky,
Majestic looking and up so high.
The sun shines down on towers so great,
No one knowing about their awful fate.*

*Without a warning a plane hit hard.
New York would be forever scarred.
Minutes later, another plane crashed,
Leaving the second tower extremely smashed.
The towers crumbled down to Earth
Because two planes crashed in their berth.
People beneath the towers ran.
Now the towers no longer stand.*

*The rescue workers worked non-stop,
Searching the rubble bottom to top.
People pulled out became less and less
And using their strength became a test.*

*The gleaming towers stood in the sky,
Majestic looking and up so high.
Where the twin towers used to be
Is now a place of memory.*

Jessica (daughter)

H *i, my name is Jessica Fox
and I am 13 years old. Myself and my
family are victims of the 9-11 tragedy. I
have lost my father in the Sept 11th
terrorist attack. I have written a poem in his
honor and would like to share it with the
world. Thank you for your time.*

*Sincerely,
Jessica Fox*

Bill

WILLIAM GODSHALK

W

hen I was a boy in school many years ago, I was asked to recite a poem called "The Old Man and Jim." It seems fitting to change the name to Bill.

"The Old Man and Bill."

I remember the first line: "Bill was the wildest boy he had, and the old man just wrapped up in him."

And the last line read: "So long Bill. Take care of yourself."

This seems a perfect description between this old man and his son Bill. As a boy, he was wild. He needed all his father's strength, patience and love. This I gave him.

I never scolded or punished him. I wrapped myself up in him.

I felt he needed lots of sports. I started him in hockey when he was 5; baseball, then T-ball, to little league and later Babe Ruth where I coached him. We both played tennis at Buck Hill, where he later won the singles championship. I took him and his friends to 100's of Phillies games. And this year he treated me to a Phillies/Yankee game. I took him to football games at Penn, where he joined me every year on homecoming day. I didn't teach him golf. I think he taught himself. And he became very good. When I had to quit tennis, he bought me clubs and taught me golf.

When it came time for college, Bill chose Alabama. Lots of his classmates are with us today. Everywhere he made lifelong friends. Especially at Buck Hill. Corbett Powers was like a brother to him. One of his classmates at school, Tom Steiner, corresponded with him by E-mail every week from India, where he is a major in the Army Air Corps.

And always Bill kept close to Grace, Jane and me. Visiting most weekends in the summer. Calling every week. Each call always ended when I said, "Love ya lots." And he answered "Love you too."

So now as in the poem, I say:

"So long Bill, take care of yourself. Love ya lots." And I'm sure he answers "Love ya too."

Tribute to My Son Bill

James Bond Godshalk (dad)



W

e want to thank everyone for their prayers, love and concern during the past two weeks, extended to our cherished son Bill.

Bill was at the pinnacle of his life. Just engaged to his lovely Aleese; he loved his family, friends, job and life. He was always seeking new adventures, like flying in the biplane with Captain Ike in the Poconos; flying to the depths of the Grand Canyon; skiing the black diamonds, and scuba diving.

Bill came from a background of adventurers and achievers who helped build their countries. On my side, his Irish Great, Great Grandfather Alexander Wheelan, arrived in New York in 1857 at the age of 15. He sold his suspenders for his first nights lodging. He learned the building trade at Cooper Union and returned to his native land and built many buildings and gave employment to hundreds. A relative built and flew the first airplane in Ireland, and two others were elected members of the Irish government.

On his father's side, Bill is a 14th generation descendent of four passengers on the Mayflower; a descendent of Jenkin Jenkin, who settled Jenkintown, PA; Alexander Hoxworth, a foot soldier under George Washington; General Winfield Scott Hancock, a hero at Gettysburg who later ran for president; Carol Bond, Bill's Great Uncle, a chief Judge of the Maryland Supreme Court; and Robert Godshalk, his uncle, a pilot who died in the service of his country during World War II. All these people were heroes who helped build their countries.

Everyone who died in the September 11 horror, even though most were not in uniform, gave their lives for their country and should be considered heroes. As many of you know, Bill called me after the first plane hit Tower 1 to say he was "ok." He also sent an e-mail to a client friend at 9:05 AM saying, "OK Here at Two World Trade Center . . ."

For the past two weeks I have pondered this message and now accept that all is ok—because he is in the hands of God. Sleep my beloved, sleep. God bless America.

Grace Maureen Godshalk (mom)

Bill Godshalk was one of my best friends. It's going to be hard talking about Bill in the past tense from now on, but because of the person he was, the greatest thing Bill did for us, was to leave indelible memories so that he will forever be a part of our lives.

I think today gives us all a chance to say "thank you" Bill, for the way you so brightened our lives. In one way or another, I know we all feel cheated that Bill was taken from us in the prime of his life and yet we must learn to be grateful that he came along at all. I think I speak for everyone when I say—I'd like you to know Bill that life will be very difficult without you in it but we also know that in a way you will always be with us, and you will guide us somehow and make the journey much easier for all of us.

I have known Bill for a good 20 years plus. We have been thru so much together. We grew up together in Buck Hill and New York City was the place where as adults we grew together more. New York city provided Bill the opportunity to enhance his business career so hence he made the move from Washington years ago. At first he spoke of not being able to live in the big apple but quickly he found that the city loved him and he immediately embraced everything NYC had to offer him—the people, the restaurants and bars, Central Park and roller blading, Wednesday basketball games downtown (he sure did have a good jumpshot) and the fact that many of his closest friends all lived within a 10 minute cab ride from each other. He used to love going out in the city till all hours of night, getting everyone together to play pool, or watch a game, and drink some beers, back in those days there was always a little of the opposite sex involved too—but mostly it was about just hanging out and being with one another—that's what made us the happiest. Eventually, as they do, things changed a little bit. Bill and I fell in love with a couple of wonderful women, Aleese and Jennifer, and we started to love going out to dinner together as a foursome once a month. It was sort of a ritual—we'd pick a new restaurant, meet for drinks beforehand and then enjoy each other's company to the maximum. Bill and I would always comment when we were

alone on how we managed to fall for such strong-natured women and how for that reason, we loved them so. I have known Aleese for almost ten years now. Bill loved you so, so much and he and I were so ecstatic that you and Jennifer became good friends because it made our lives even happier. We will all always be there for you Aleese and you will always be a part of Bill's extended family of friends . . . You are part of our lives forever and Bill will always be a part of you . . .

Then there was Bill's other true love—golf. Especially our golf trips. He and I never missed a single one of them over the years. North Carolina, Mississippi, Florida, Puerto Rico, Las Vegas, Hilton Head . . . Bill loved to plan things as did I. I remember him once saying "I always need to be planning my next trip" be it with the guys or for a vacation with Aleese. Bill was a super golfer, he always made it look so easy. He had such a great summer this year that I can't remember him shooting higher than a 75. Be it on a golf trip or just playing at Buck Hill, those times will be the times I will always treasure. It always seemed that when we were on a golf course, we were transported back to our youth, Don't get me wrong we all loved being competitive out there but it was so much more than that, it was about bonding, friendship and getting reacquainted with each other for those 4 hours together, and leaving the rest of the world's problems behind us.

I will miss you Bill. I will miss you at our dinners. I will miss you on our golf trips. I will miss you on Wednesdays at basketball. I will miss you at all our social gatherings. I'll even miss the fact that we spoke on the phone 3 times a day like we were boyfriend and girlfriend! But mostly I will miss you as the best friend, and confidant that you were, knowing that best friends like you don't come around often in one's lifetime.

I think something we can be thankful for is that Bill was on top of the world at this point in his life. He was so much in love, thrilled about his engagement, thriving in the business world, and kicking everyone's butt on the golf course. He had so many friends who loved him. He had so many "best friends". He was a loving fiancée, a loving son and brother and a loving friend to all of us. And it's ironic that that is where he is right now—on top of the world looking down on us, most likely with a big smile. We are giving

thanks today for the life of a man I am so proud to call my best friend. His outgoing personality which made people love him, his complexities which made him unique. He was extraordinary and will be irreplaceable. He will always be with us everyday from this day forward and will NEVER EVER be extinguished from our hearts and minds. I love you Bill.

Corbett Powers (*best friend*)

On August 2nd, across the East River from 2 WTC, just under a huge red clock, Bill—known to some of you as Bill Bill, Billy G, or even Maemo got down on bended knee, took my hands in his, looked up at me with his beautiful blue eyes and long dark eyelashes and said something along the lines of "Aleese, I love you so much, I can't imagine my life without you, nothing would make me happier than if you would be my wife."

Bill was a happy man.

Please do not think I would be so bold to even presume that his happiness was all due to me—I was an important, but relatively small piece of the circle that made Bill whole. Bill was happy because of who he was, because of all his family and friends, because of his job, and of course, because he simply had a happy soul.

I have never known a man like Bill. He was the most kind, sincere, confident, fun, adventurous, fearless, supportive, exciting, gentle man—not to mention his handsome good looks that literally took my breath away whenever he entered the room. His loud, genuine laugh and easygoing demeanor could put anyone at ease.

Bill was a planner, a mover, a shaker. When he had an idea he ran with it – he had a passion for life like no other—and the knowledge that he lived his life to its fullest gives me a sense of peace when I feel I can't go on. Bill took advantage of every opportunity that knocked on his door, and if there were a lull, he would go out and make his own opportunities.

His incredible athletic ability provided him with a love for sports—he tried them all with great enthusiasm and was often even able to persuade me to join in. When in the islands we would snorkel,

but soon we advanced to scuba. When in the mountains it was not just skiing, but snow shoeing and snow mobiling. There was tennis, bicycling, sea kayaking and even a few attempts at yoga. In New York he played ice hockey on Tuesdays and basketball on Wednesdays—and he was thrilled about the prospect of squash courts down the street from our new home.

And then of course—his real joy—the game of golf.

To see Bill on any green was a sight; not only because of his great skill, but also because of the happiness it brought him—the thrill of the game, the quiet competition he played within himself, whether playing on a renowned PGA course, or on the “little course” in Buck Hill; his pleasure was evident—it would seep through his whole body and explode in smiles upon his face. Yet even the strong competitive instinct never kept Bill from helping others with his or her game—Bill was a wonderful instructor, discreetly advising of which iron to use or how to improve one’s swing—and he enjoyed helping others as much as he enjoyed playing in any tournament.

With all of this said, I can tell you this gentle man with a huge spirit had no illusions about what was truly important in life—family, friends and love. The first time I met Bill it was very apparent how he felt about his family—his parents, his sister Jane and her husband John, and his extended family of half sisters and a half brother, as well as all of their children . . . Bill spoke to and of them often.

He would drive to Yardley just to help his mother with her campaigning; he would take his father to Philly for a Sixers or Fliers game—and as for Jane and John, he would never miss a weekend with them when they were visiting Buck Hill or New York.

Equally important were his friends. As we all can see in this church today, Bill had a multitude of friends. Friends from childhood, friends from the University of Alabama, friends from work, friends from New York and of course—the infamous friends from Buck Hill. If one were to ask how could any one man have so many friends from such different walks of life? It would be difficult to answer, as there are SO many reasons why. But I think it could simply be attributed to Bill’s loyalty—the bond Bill had with all whom were close to him, combined with his incredible ability to make everyone feel special made him the unique and wonderful individual that he was.

Everyone in this church has stories to tell of their experiences with Bill—I am one of the very luckiest, as I had him in my life night and day for almost 3 years. So what can I tell you about him that may not be plain for the eye to see?

Through thick and thin Bill was there for me—I honestly believe he waited for me—he often said we were meant to be together, and we were. A story that shows his love and devotion occurred not to long ago and instantly comes to mind.

Late one evening I realized to my absolute horror that my housekeeper had not returned my “blanky” of 29 years to its usual spot in my bed. After my thorough search came up empty I did the only thing I knew how to do, the only thing I knew was safe, I called Bill. After listening to me express my devastation, he did the only thing he knew to do, he volunteered to come over to comfort and hold his “too old for a blanky girlfriend”, to offer his reassurance, his support through what I then thought was the end all be all. Not long after that night Bill bought me a new blanky, but unfortunately, this was just not the same, again, dilemma . . . So soon after that he did the unexpected, the unbelievable—he traipsed to the garment district in a shady part of New York City and purchased the same ugly green checkered gingham material for a new and improved blanky that would never be confused by the housekeeper as a rag.

I think it was then, with the thought of Bill, a “man’s man” sorting through reels of fabric to replace my childhood blanket that I realized I was more than just a lucky woman, that God was granting me a gift and that gift was Bill’s love. I no longer needed support from a childhood icon, for I had Bill. I could ask for nothing more, I already had the most wonderful partner who would go to extremes to make me happy. In the wake of September 11th events, all of these blankies have been cast away to the bottom of my bed in lieu of shirts previously worn by my Bill. Shirts that now feebly try to replace the support and comfort that was once given to me by my love.

Bill was always taking care of me in one form or another. Once, when I was on my “independent woman” kick I actually commented on the fact that he did so—to which he replied, “I can’t help it, that is who I am—I want to take care of you always,” and he did. I now know it

was not only me whom Bill took care of, he was always there for both his family, as well as mine.

Recently, people have asked me if I am angry. Am I supposed to be? I wonder. Yes, perhaps I should be. Should I turn this pain into anger? If so, with whom should I be angry?

The terrorists? The faceless men that took the most important person, the most important thing from my life? Yes I shall be angry with them, I shall seek revenge. But then I think more closely, and I realize if I turn this tragedy into hatred, then I will be no better than they.

Shall I be angry with KBW? Why did they need to be on the 89th floor of 2 World Trade? What advantage is there to being up so high in the sky? Yes, that sounds like a good place to focus my anger. Again, I think not. How can I be angry with a company, an organization that provided Bill with such joy, such pride? Bill loved working for KBW; a place where his colleagues were not only his coworkers, but also his friends. And to be honest, I believe Bill felt a strong sense of pride in working in one of the twin towers.

How about the nameless people I see walking down the streets, eating in restaurants, shopping in stores, doing what Bill and I used to so enjoy—shall I channel my anger there? To the people I see laughing? For although I have not forgotten how to laugh, it is no longer the same, as when the laughter fades, the pain of reality quickly seeps in. But again, once I consider this anger, I know I can not envy these unknown people—for they do not have what I have and they never will—they have not had the joy, the pleasure, the privilege of knowing Bill.

My last resort is God. My question for him is why? Why did this happen? What did we do to deserve this pain? How can I find my way in this cruel world without my Bill? Again, this anger is not warranted, for it is to God whom I pray every night, asking that he help me through this inconceivable sadness, and it is God whom I ask for the strength to get out of bed every morning.

It is now that I realize I can not dwell on anger, that I must focus on the good that is left behind, not the pain that Bill’s death has brought for the anguish is too deep. Even in death, I know Bill is still watching over me.

At night when things are calm I often replay the events of the evening Bill

proposed to me over and over in my mind.
I remember as he rose from bended knee,
he commented on this huge red clock
behind us—that he and his friend and
colleague, Derek could see from their desks
on the 89th floor. I can only hope that if Bill
had a moment to spare during the turmoil
of that fateful morning, that he could see
this clock, and find comfort in knowing
that he is the love of my life, that I too was
happier than I have ever been when we
were together, that I wanted nothing more
than to be his wife, and that I love him
bigger than the sky.

I thank all of you for being our
friends, and I thank God for the privilege
of knowing and loving this wonderful man
—Bill.

United We Stand.

Aleese (*fiancée*)

David

DAVID GRAIFMAN

This may be difficult to get through. So please bare with me. You might think that, as time goes on, it gets easier to think about this, but in reality it doesn't and, in some ways, it gets much more difficult. As one person aptly described it, it's as if you are standing with your back to the ocean and without warning, waves overcome and engulf you. You can't see them coming but then suddenly, they are there. Suddenly and without warning. Overcoming you with emotion.

And that is also how thoughts of DAVID have come to me over the last three weeks. Like waves. Some when I expect it and others when I don't.

Some of those have brought me to thoughts of his life and of my relationship with my youngest brother. My earliest memories are of a truly beautiful baby and, then toddler with the pixy smile and the strawberry blondish-red hair—which eventually turned bright red and then ginger-red.

Because of our age difference—nine years—I was responsible for taking care of David many times during those years. As my mom often said, he wouldn't necessarily always listen to her. But when I would tell him to go to bed or get dressed, he'd listen to me—at least most of the time. As a kid though, David's most memorable trademark was that ear to ear smile—which is evident in almost every photograph of him from those years. In fact, last week I was visiting a good friend who knew him from early elementary school—David has kept more friends from elementary school than anyone else I know—and his friend was sitting at his desk when he pulled out a group photograph from day camp in 1968. And there was David on the end of the first row. With that tussled red hair and wide pixyish ear-to-ear smile—albeit a couple of baby teeth missing. And as we looked at the photo, his friend said softly, "You know—that's exactly how I remember DAVID—always with that great smile—having fun. Getting along with everyone; Able to maneuver through all of the other personalities." And how true that was—traits which lasted him many years.

My thoughts also take me back to those yearly camping trips we would take as a family, when Brian and I would take off on our bicycles to explore the grounds of some new exotic campsite, I remember also David jumping on his bike and wanting to be with us, trying to keep up. I know that he wanted to be one of the boys



and keep up with us best he could. These trips were special moments in our lives, when we were all thrown together into a camper and traveled rough-and-tumble and carefree—at least that's how it seemed to us boys. I don't know how it was for the parents. But there we were: the three of us. The three of us. Three is a significant number in music, in math, and so it was with us. There was always "the three of us." As I know Brian would agree, two just doesn't seem right.

There were a period of years where DAVID and I were not in touch as often as we might like—when I was away at college, or traveling, or busy with law school—but we were always an emotionally close family and none of us were ever far from each other's heart. And of course, he was never far from mine.

After he finished college though I began to get reacquainted with DAVID. I saw clearly qualities developing which I never realized before. Patient and caring, supremely analytical. Very practical. Very funny. Fiercely independent. After college, despite the fact that his two brothers were lawyers—or, now that I think about it, maybe it was because of it—he decided to chart his own course and stake out a career in the business financial world. At first it was difficult for him to break into the field. But he never got off course. He analyzed the situation as only DAVID could, decided he would do well to get his MBA and then reattack his career goals. So off he went to NYU business school. Through dint of that independent streak he stayed the course. After graduating, and then reattacking the citadel, he landed a position with Standard & Poor, then FSA and, finally Keefe, Bruyette & Woods.

It was during that period of time—his S&P and KBW years—that my relationship with DAVID began to take on a new direction. Instead of just being that kid brother of mine—we suddenly became more like colleagues. We could—and often would—have detailed in-depth discussions about stocks or particular areas of financial matters. If I needed information on an esoteric stock for a securities case I was looking at, I would call DAVID and he would always get me the information or tell me how to get it.

Often, when he would visit us at home—if my son Michael hadn't already whisked UNCLE DAVID upstairs to the computer to learn some of his computer wizardry, I would eventually do so, to have him show me the best way to maneuver around the internet, to get to a particular site or group of sites.

DAVID, being younger, was my arm into a dimension of pop culture which was otherwise off of my radar screen. For example, he continually talked about this hilariously funny new show called *Seinfeld* long before I had ever thought to watch it. Because he continually described choice bits from his most recent favorite episode, we decided we needed to see the show and eventually it became our favorite show. It was David who would bring to family gatherings a collection of the cartoons series known as the *Far Side*—and recent issues of the satirical newspaper, *The Onion*, both of which perfectly matched his off beat, dry sense of humor. In recent years, David, I and my son, Michael and Christine—would go many times a year to Shea Stadium together. Courtesy of the season tickets Christine and David bought each year, to watch their beloved Mets suffer through another Baseball season—last year notwithstanding. And DAVID would love having lengthy, in-depth conversations with Michael about player's strengths and weaknesses. When we got together, at our house or Christine and David's coop apartment, Michael and David would inevitably go over their baseball card collections together. One recent example of David's instinctive generosity occurred last year. When my son, Michael was admiring a Brooks Robinson autograph in David's collection, David asked him if he liked it and when Michael said yes—he simply gave it to him much to Michael's surprise and glee. Michael and David had a special relationship as well. David, as you all know, was the type of person who could talk to you on a very intimate one-to-one level and make you feel as if you were the only one in the room. My son Michael has said in reflecting over the last few weeks that "Uncle David was someone who really knew how to talk to him."

And recently, of course, David's life itself seemed to be taking a new direction—with so many, many things coming together. Although it was initially difficult for him to get into the financial field which he so enjoyed, now that he was there he was making his mark. A search of the internet reveals that his name is cited in more articles than mine or Brian's. In many of the articles, he is cited as an expert on the particular company or financial instrument involved. In the past, I might have considered that a challenge, part of the spirit of brotherly competition. But now, seeing those, I am

just proud of all he had accomplished in his short professional career.

In addition to business, his personal life was coming together recently in ways it never had before. He and Christine had started traveling the world with great gusto. In the weeks immediately before September 11th, DAVID had been to England and Scotland. And the week before, he and Christine were, of course, on their famous bear-sighting trip to the Alaskan wilds, where they came within a few yards of a bear. "Weren't you scared?" I asked him. In typical David fashion he answered, "Not really. They don't attack you if you leave them alone."

According to Christine, he rushed her over to a group of five other people, figuring that there was safety in numbers and that the odds of getting eaten were diminished substantially by standing next to the other five people. Obviously he had done the necessary analysis. If you haven't heard about it yet, or don't believe the bear story, you can look it up right on the internet and see the pictures yourself at photos.yahoo.com/chuhn1, together with photographs of the giant vegetables including the 70 lb cabbage, 6 foot tall dill plant and one simply titled "Name that 50 lb vegetable." And Christine and DAVID were in the midst of planning another trip in the spring to New Zealand and I could only imagine what kind of imaginative and offbeat photographs would have been added to the site.

In addition to business and travel, he and Christine had just completed their arduous house-hunting marathon of the New York Metropolitan area and had contracted to buy a beautiful house in Irvington. They were scheduled to close on that house on Friday, September 14th.

And so in thinking of David, I thought of how his life had just been coming together in so many ways.

And over the last few weeks I learned things about DAVID that I didn't even know through many of you. A snippet here and a snippet there—all of it comes together to make the entire puzzle into focus. Amanda from KBW informing me that David had "quite a fan club at work." Someone from S&P calling us, just to say that the best years he had at S&P were the years he spent working with DAVID. Bill from KBW telling me that when David first became an equity analyst they weren't sure he could do it since he hadn't analyzed

stocks—but that he quickly proved to them that he was, in Bill's words "one hell of an analyst." The hundreds of posting on the "TIME ZONE" website from all over the world from watch-lovers who had communicated with David. Anne telling us how DAVID was her mentor when she came to S&P and even convinced her to go to business school. And so many, many more snapshots to help fill out the many and diverse areas of life that my brother DAVID walked in and between.

In addition, I thought back to the night of DAVID and CHRISTINE's wedding one and a half years ago. The wedding was the very essence of DAVID (and CHRISTINE I might add): Forget all the high-level diplomacy and negotiations over seating charts for family and friends; over music or dress wear. In their typically independent fashion, they designed the entire wedding just the way they wanted it—right down to the invitations. Their wedding epitomized the essence of simplicity, elegance and cut to the core of what it was really about: love, friendship, devotion. It was evident that they had all that and more: they were soul mates and best of friends.

And I remember standing there with David that night, at the reception, at the beautiful Hudson River Club overlooking the yacht pier just outside the window, at the foot of the World Financial Center, not more than a score of yards from the WTC building in which DAVID worked. The lights on the yachts at that pier glimmered and bobbed liked jewels and DAVID joked about buying one of them someday, to which Michael, my son, made him promise that he would be able to sleep overnight on the Yacht—if his mother would let him. I remember how beautiful that night was, with singing and dancing—OK so, the singing was really my father on his Karaoke machine—but, that, as well as everything else, that evening was so magical and beautiful.

So how sadly ironic it was last week, when I decided to go down to the site of the World Trade Center disaster. To be in the closest physical proximity of my brother that I possibly could and to try to feel the presence of him and the thousand of other souls who might still be swirling above the site. I took the Ferry down to the WTC site courtesy of the special permission given by the NYC Crisis Team. As we disembarked from the ferry to head to the

southwest corner of the WTC site, I looked up. Past the armed soldiers and coast guard and City policeman—and let out an audible gasp, when I realized that, we had gotten off at that very same dock that had looked so beautiful on that magical night one and a half years ago. Only now, I was looking past the emergency personnel using the dock to carry in and out supplies, up at the now abandoned Hudson River Club, and I realized how so much had changed in so little time. And how it served as a fitting metaphor for what was. And what should have been—and what has now become.

And so how can I sum up my brother's life as I remember it?—Devoted friend; close and caring brother; sweet youngest son; rising financial star; loving husband; cool uncle; adventurous traveler; soda-passing Mensa member; unrelenting Mets fan? Humorous, fun loving, bike riding kid . . . All of this and more—but the simple truth is that it can't be summed up at all. Because his life, . . . his life . . . was truly, only halfway over.

We who are still here have been so unfairly cheated out of the next 40 years of David Graifman. And so excuse me if my emotions run from sorrow and grief to anguish to anger. Anguish and anger over my kid brother being in the terribly wrong place at the most horrifically wrong time; Grief and anguish over David being told to stay, when he should have ran. Anguish over not having my brother for the next forty years. But mostly and finally—grief and anguish because I never had the chance to tell him “Good bye” and how much I love him one last time. So the best I can do, is hope he is here in this room with us now, watching and listening; and hearing me tell him: DAVID — MY DEAREST SWEET YOUNGEST BROTHER — I LOVE YOU VERY MUCH.

Gary Graifman (*brother*)

Uncle David was a very intelligent man. I only recently found out he was part of Mensa.

But I figured he was amazingly smart. Just from the way he talked to me Uncle David was always kind and caring

and always listened to what I had to say. He knew how to talk to people and he knew how to talk to me well. David would never talk to me like a little child, he would always treat me more than my age.

One of his likes was baseball (particularly the Mets.) Uncle David was unique. His watches were never ordinary, the most intriguing ones on earth. Some had strips of moving steel, while others were just interesting. He also had great knowledge of life. David thought things I couldn't have dreamed of. He even invented his own scorecard.

Then something happened. Something terrible and unheard of took place. I might not see him again but he will be in my heart forever.

David was so important when this happened not only was he lost as a uncle. He was lost as a friend to his friends, as a son to his parents, as brother to Brian and my dad.

This is definitely the worst thing that has happened in my eleven years of living.

Michael Graifman (*nephew*)

David was six years younger than me and there was one particular day many years ago, I don't remember when it was, where it was, exactly how old we were, but I remember thinking, “My goodness my younger brother is smart. When did that happen?” Some of his attributes include that he was very funny, a very classy guy, down to earth, warm and inviting. He was always reaching out to me and I've been very busy at work and at home with my three younger children, but he was always warm and inviting and reaching out for me to join with him and his friends and he has so many friends. He really did live life to the fullest.

It's been very gratifying to meet many of his friends since these tragic events and hear stories about David and their interaction with him. Some of these stories I'd like to relate, some of them personal stories and some that I've heard. First of all, his sense of humor is one of his most striking attributes. And a sense of the absurd. There was an article—he had a

submission to the New York Times just to give you some concrete examples of his humor—Metropolitan Diary—if any of you are a regular New York Times readers know there is a section about things that happen in New York and David had a submission—it's very hard to get in by the way, I've submitted many and they never took any of mine—but they took David's. He had a submission he was on the subway one morning and a homeless person says ‘hey, you have a hanger on you’—doesn't answer—he says ‘hey guy, you have a hanger on ya’—David ignores him again—finally the guy says a third time, ‘you have a hanger on ya.’ David feels in the back he has a hanger from the dry cleaners. The guy said—I thought it was a fashion statement. This was David's submission.

I had the occasion to visit David at his offices and it's heartbreaking because the offices of Keefe, Bruyette were unbelievably fabulous, of course not existing anymore, but there was a conference room that was probably half the size of this room with a conference table one length to the other with chairs, it was the most impressive conference room I've ever seen in my life and I walk in and David is there and he turns to me and he says “Good Afternoon Mr. Bond we had a feeling you'd show up.” Typical story. Somebody told me this story. They said that one of the departments hired a few people named Jeff at about the same time and David immediately put out a fake AP News Release about how everybody in the department was going to change their name to Jeff for some sense of uniformity.

David was also very bright and a very deep thinker, he was thinking of getting his PhD at some time in the future. I have to give you another example. This is an e-mail I sent him (he was very big on email of course) and I forwarded him a petition someone had sent me – send this to 10 of your friends and have them send to 10 of their friends – many of who have e-mails have gotten messages like this—well David had, of course, a very unique and typical response that speaks well his mode of thinking. This is his e-mail to me—he says, “There's a problem with the logic in the method of these e-mails. If you send this to 10 people, who send it to 10 people, who send it to 10 people, etc., and you expect the hundredth person to send it in, by the time you get to the hundredth person you will have reached a one with

one-hundreds people. Considering there are only 6 billion people on the planet you will have sent it to one hundred and sixty seven trillion times the number of people on earth."

I remember visiting Disney World with him and we were at the Epcot Center China pavilion and there was some handy work that he was studying and admiring and I'm sort of tapping my foot and looking at my watch and saying—come on, we're at Disney World, let's go see something interesting. He was mesmerized by the intricacies of these artifacts. This is a kind of example of how he gets into something and had a deep appreciation that escapes many of us and would have escaped me for sure.

I was at his apartment recently and just looking around and thinking and I know I can attribute a lot of this to maybe Christine's influence, but I know much of it is David's, just looking around and saying my, what a classy guy. I mean everyone knew this and it actually came up in e-mails after I thought that. I jotted it down just to mention today. It's just that it was in such order, the apartment was, the custom made shelves and everything looked so perfect the way it was laid out and that's just typical of him, everything was worked out.

I could always count on David to help and he touched a lot of people. There was one thing, he told a story and I don't have the story completely correct, but there is a sculpture on his street that somehow—it's on a building, it's the relief that comes out, it's like with a kite—and you walk down the street and there was a sculpture, a very unusual thing to see on a New York street, and for some reason for some repairs that had to be done it had to come down and then it never made it back up, but David was instrumental in his community affairs to make sure that that sculpture got back up and we recently went out to dinner and he pointed out, "you see that sculpture, I'm responsible for getting that up." He touched a lot of people, people who didn't know him.

I received a lot of e-mails and I wanted to share some of the excerpts from these just to give you some examples. One is, "I just adored David, we were pals from STERN (that's NYU) and I remember having an occasional beer with him after class. I looked forward to several e-mail jokes a week from David, and used to joke,

when does he find time to work?

Obviously that wasn't a problem for him—he achieved so much in his career so quickly." Another: "I worked closely with David when he was at Standard & Poors. I will always remember his rye sense of humor, insight, intelligence and warmth. I will always remember a vital article he wrote discussing an important rating issue and when Standard & Poors went to casual dress he was by far, the hippest of us." "I was a friend of David's from Mensa and I was on his joke list. I remember a party at his apartment and we were all on David Letterman's show and it was a great day. David Letterman got the whole chapter of Mensa to form a line in the NBC building to pass him a soda. To use these great minds of the highest intelligence to pass a soda from the machine to David Letterman. That was around 1993. More recently a Mensa friend of mine was considering a career in finance and David took the time to answer some questions for her and provide some guidance. I always knew him to be very generous."

Here's another: "We laughed at the Marx Brothers, Monty Python, Fireside Theater and Woody Allen, we always enjoyed talking about comedy and funny things. We listened to Billboard's Top 40 on the radio every Saturday morning. Your family has a lot to be proud of." "I just wanted to tell you how impressed we were with him as a human being and how incredibly funny he was. Not only could he tell a joke, but he could tell it on himself. He had a great ear for the absurd. Anyway, David was a fine person and those of us who came in contact with him won't forget."

"David was a frequent regular participant at the Water Cooler" (a web posting portion of timezone.com). "Many of his posts still remain in the archives. Some of them even contain congratulations to other Time Zoners in the triumphs and consolations and their defeats. Many of the posts were simply a one line response: 'thanks.' He was always ready to offer advice and help on a wide variety of topics. His posts were rarely if ever inflammatory and often he provided the voice of reason in moments of heated discussion without ever being preachy. He was obviously a very level headed rational individual. He brought an abundance of balance and lightheartedness to the water cooler. His presence will be sorely missed."

"I used to draw posters for our friend Andy's band and David always seemed aware of whatever cartoon endeavor I was up to. He always made me feel he was glad to see me which is probably what I remember about him most. He made you feel welcome so you were always glad to see him coming. One time we'd be hanging around at night and someone ended at the Around The Clock Diner at 8th Avenue. I told him to buy me breakfast and was amazed he did it. He has a serious side, yet he would hang with his crazy artist types as well."

"David had a wide range of interests including politics, sports, mathematics, restaurants, watches, music and business. I found very few people in the world who could talk intelligently about such diverse topics and David also gave me a sense he really enjoyed talking about them. I think because of his interests and his warm smile he surrounded himself with a diverse group of friends. When he had parties or took me to a party or was just getting together with a bunch of friends after work, there was never a way to predict what type of people I would be meeting and the types of conversation we were going to have that evening, but I always knew we were going to have a enjoyable evening. I really miss his sense of humor, his unique sense of the world and his smile."

By the way, as I mention e-mails and how close we were, I received e-mails and after the event I went back on my e-mail and you see the log of past e-mails. I had e-mails from him on September 9th, September 10th, and unfortunately not after that. I did have occasion to visit the World Trade Center site as a part of a family group where you get to really go in and experience a sense of what happened there to the extent possible, and as I went they were very helpful and handed flowers and a little card to write a message on, and I impromptu wrote a message and I'd like to read you the message that I wrote for David:

"Dear David, we love you dearly and have gotten to know your wonderful friends since this tragic event. Your ripples have spread wider than you might imagine. You were a very smart and great guy. We love you. Brian. From Mom, Dad, Gary, Christine, Gillian, Hanna, Madison, Michael and Family."

Brian Graifman (brother)

I met David on Saturday, October 12, 1991 after a 7:30 pm Pink Floyd laser light show at Hayden Planetarium, 13 days before I met my wife. There were three of us in the back seat of a small dark colored car belonging to an ex-marine named Michael. At that time I was running a special interest group in Mensa which was continually poking fun at a somewhat justified stereotype of Mensas as being antisocial and unhip. For example, in the announcement to which David responded, I wrote that in order to be permitted to come to this event, one must be under 40, over 21 and should have had at least one successful social interaction. David thought that was pretty funny. David was working at Standard & Poors then. I was working downtown too. We started having lunch together once a week and going to Fraunces Tavern after work in Tuesday's for the free beer special. I enjoyed the lunches and the beers immensely. At these lunches I learned about baseball for the first time in my life. I'd arrive at lunch with questions like who exactly was Hank Aaron? And what's the story with Pete Rose?

A few years later we started going to the Mets game together which was a lot of fun. We also went to a Yankee's game, but I swear to Christine that it only happened once and we rooted for the Red Socks the whole time. I was always sorry I wasn't able to keep having lunches with David every week. It was the highlight of my day job at that time. I feel like I had only started getting to know David. I was looking forward to hearing more stories, sharing experiences, hearing jokes, learning new things from him. I confess to having been worried, but only for a few moments that once he moved upstate I wouldn't see him as often, but I quickly remembered how eager he always was to get together for lunch, drink or dinner and I felt sure it wouldn't be a problem. I'd just have to get my butt into Manhattan more often.

A lot of the people I knew, knew David too. I was always telling people the anecdotes, stories and facts that he told me. One thing I've been telling a lot of people lately was about his friends. David was unique because he had great friends. He knew nice people. He had a lot of friends in

a variety of professions and I always found myself enjoying them. I cannot think of a single person that I ever met through David whom I didn't enjoy talking to, including his work colleagues as well as his personal friends and family. This is a unique passive quality, the ability to attract great people, the ability to bring people together. I will miss that. Even now in the weeks after the terrible, terrible event that has brought all of us together, it has been so nice to spend some time with his family and friends. David always respected people and athletes with class. He played hard, well, but fair. He was also always concerned about ethics and doing the right thing. Once he had a dilemma regarding a signing bonus he received for the job he held for only a few months before going to Keefe, Bruyette & Woods. He wasn't obligated to return the bonus and he wasn't sure if he should. He and I talked about it for awhile. The conclusion that we landed on was that he should return an appropriate amount of it for one simple reason, he had told the employer that he would. He wasn't obligated but he had made a promise. It was this sort of ethics that I call kindergarten playground ethics which separated him from the rest. The sort of ethics where if you make a promise then you keep it and that's all there is to it. Law and legality and complications don't matter. Ethics are simple: you play hard, you play fair and you keep your promises.

Another thing I remember so distinctly was when I saw him and Christine at a baseball game soon after they came back from their honeymoon. I was watching him squirt mustard on Christine's hotdog as she held it. I was struck by the tenderness. I had never seen him like that before. It was so sweet and precious and I was happy to see him like this. David had a profound impact on me. He was the first person to buy my paintings when he and Christine hired me to paint his wedding invitations. He was one of my biggest fans. He often liked the Christmas cards my wife and I made and would always tell me what he thought, what he really thought. His frankness was an immense compliment. I feel honored that Christine and David consider my wife and me among their close friends along with people he has known so much longer. I had fairly low esteem and have always admired David's wit, compliment that David liked us so well. Compliments of such a stature and

substance give me great courage and confidence in myself and my art work. In thinking about how I can take all this forward, how I can best respect the memory of David, I felt perhaps that more than anything else, I should start believing in myself the same way that David believed in me. That I should regard myself as highly as David, a man I respected so much, regarded me.

In closing, I want to say earnestly, that I believe David was a great man. There is no one like David with his complexities, with his quirks, with his humor, his moodiness, yes I noticed it, but more than anything, David was a great man because he succeeded in life by being a good guy. Not by cheating or by being mean, but by being decent, and that can be so hard to do. I don't know how he did it. He made it look easy to tell you the truth. He was inspiring in this way. I'm grateful for having known David and I'm going to miss him for many, many reasons. I especially wish David was here so he could help me make sense of this whole mess, this social, political, economic mess we're in and help us laugh and find a sane way through, but he's not and so I just have to go on. I no longer have him, the rock that he was to call for business advice and opinions, to tell stories or get together for drinks. That friend is no longer out there. He is now only here in my head and here in my heart. I'm grateful I knew David. I wish I could have known him longer. So long David, so long. You were one of the good ones.

Robert Matson (*friend*)

I'm trying to put 33 years of friendship into words which is pretty much impossible cause it takes a lifetime. David and I met in second grade. In fourth grade, David and I founded a friendship based on the love of music and art, which I think is pretty hip for a fourth grader. I was one of the only kids in the grade with long hair at the time so try to visualize that. And that scared a lot of kids away from me, believe it or not. We live in different times now and it's more accepted, however, I got a lucky break because his older brothers Gary and Brian both had that long hair look of the

time and you know, that may be the kind of look when you go hm, you know I think they're pretty cool. Maybe he's cool, maybe. So he gave me a chance, so we became friends. We went through grade school, junior high school and high school together. When David went away to school we stayed in touch, we always got together when he came home. A few years after that, he moved to New York City and I ended up moving to New York City too.

One thing that always stands out and I know some of this has been said already, but I want to just put this in my words seeing the background that we have together—one thing that stands out to me is his interest in people and everybody who said that today is tremendously correct on that. The only reason that I went to my 10-year and my 20-year high school reunions with him is because he talked me into it. He was very interested to know how people, whether they were old friends, new friends or people he was just meeting, I really felt that Dave had a great way of connecting with the people, his kindness showed and he enjoyed seeing other people happy. Throughout the years I became friends with people that Dave would introduce me to and some of them are here today too.

One of Dave's great qualities was just how very firm David was on the beliefs of what is right and what is wrong. He lived to hold all the qualities of what it's really not that easy to be as fair as David was. It take a lot of smarts and a keen awareness to understand to be a true judge of fairness and David was a true judge of fairness. I also have great memories of spending Passover Holidays with David and his family. I looked forward to sharing jokes and stories. I greatly appreciate the Graifmans for making me feel like I am one of the family. One Passover that I attended, David brought home a new friend with him who later became his wife Christine. Now one note on that, kinda knew he liked Christine a lot when we went to this thing and I was sort of saying well bringing Christine over to your parents maybe you don't want me there, you know or something like that. Nah, it's fine with me, come over anyway and we had a great time that Passover and since then Dave, Christine and I have enjoyed many great times including their wedding and David's 40th Birthday Party. Again, not easy to say, but it was an easy friendship from the start and it

actually stayed that way for 33 years. My connection to David will never go away, it will live on forever so whenever I think of the fun times that happened between, myself and our other good friends, I'm not going to hold back the feeling of the joy of those times because I want to remember and focus on how grateful I am for the times I got to spend with David.

Steven Weisberg (*friend*)

Mary Lou

MARY LOU HAGUE

W

hile I still cannot fathom the circumstances that have gathered us here today, at the same time, I am so very honored to pay tribute to my beautiful friend, Mary Lou Hague. But first, I would like to thank all of you for being here and showing your love and support to Mary Lou's family. Your continued friendship to them over the coming months and years are perhaps the most meaningful gift that you can give to Mary Lou in her absence.

"To laugh often and much; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty, to find the best in others; to leave the world a little better; to know even one life has breathed easier because you have lived. This is the meaning of success."

Ralph Waldo Emerson wrote it. Mary Lou lived it. Her life, though too short, was by all measures, a success. And the success of her life can be measured by the memories she created. And the recollections we all have of her. Today, I'd like to help us celebrate the success of Mary Lou's life by sharing a few of my very special memories of her.

The very first thing that comes to my mind when I think of Mary Lou is what a True Joy she was to be with. Mary Lou was a genuinely nice person with a cheerful nature and a positive attitude. She never complained and she looked for the good in others. Friends and acquaintances always looked forward to seeing her again, knowing they would be greeted with a warm smile and a kind word. Mary Lou was content with herself and others—happy to be where she was and whom she was with at all times. She was a true lady, who carried herself with such confidence and poise, yet in an unassuming manner that made her instantly approachable and likeable by all who met her. I remember the first time I met Mary Lou—I thought 'what a friendly, sweet girl she is'—and now, several years later, I realize just how true my first impression was.

When I think of Mary Lou, I think of someone who Embraced Life. Always adventurous and spontaneous, Mary Lou was someone who would fly to the Netherlands just to see the tulips in bloom or devour any information she could find on her favorite basketball player, Michael Jordan. She was a tireless spirit who was up for anything and her contagious energy made those



around her enjoy life as well. She could find so many different ways to have fun—whether it was joining a country club for the summer so that she could meet new people and improve her golf game, getting people together to try the hottest new restaurant in town, doing volunteer work with children, sunbathing with friends on the roof of a building, or simply hanging out at home watching MTV or renting a movie. Marcus Aurelius said, "It is not death a man should fear, but he should fear never beginning to live". In Mary Lou's 26 short years, she lived her life to the fullest.

When I think of Mary Lou, I think of how when she loved something, she Loved it with Everything she had. During college basketball season, you knew you could find Mary Lou at Brother Jimmy's with her North Carolina friends cheering on her beloved Tar Heels. During Lent each year, she would make the ultimate sacrifice—giving up her favorite candy, Twizzlers, for 40 long days. When a new Brad Pitt movie was released, you could bet that Mary Lou would be there on opening night to see her favorite movie star. And when Michael Jackson announced that he was coming back to New York for a tribute concert, Mary Lou plotted for weeks about how she could get tickets—and she got them in full Mary Lou style, in lower arena seated with NSync and Britney Spears.

When I think of Mary Lou, I also think of someone who was uniquely Cultured and Curious, yet carried her home in her heart. She had a passion for travel, because she enjoyed meeting new people and learning about new cultures. Mary Lou was the perfect travel companion, and I had the good fortune of joining her on a number of vacations. I have fond memories of our New Years trips to the Caribbean, and our excursions to London, Holland and Iceland together. But Mary Lou was particularly fond of France, and I smile when I think of our 3 trips to Paris and the Riviera. She loved everything French—the food, the people, the history, the language—and I think she made the French men melt when she spoke to them in their language, carefully pronouncing each word in that sweet, American accent.

But most importantly, when I think of Mary Lou, I think of a Devoted and Loving Daughter and Sister. Despite the distance, she never missed a family function and looked forward with great eagerness to her next weekend away with her family or to having them visit her in New York. She frequently spoke of Parkersburg,

and I know she talked to her mother every day on the phone just to share 'chatties'. Her deep commitment to her entire family was evident to all who knew her. And because of this, of all my travels with Mary Lou, over the last few weeks I've become most grateful for the first and last trips we made together. Our very first trip together was to St. Louis a few years ago to visit her sister Cindy. I can recall how thrilled Mary Lou was for us to meet each other, and although I'd only known Mary Lou for a short time at that point, I could see how much her family meant to her. The last trip we took together was to Martha's Vineyard at the end of July, a trip I will treasure forever. We went there with her sister Diane and brother-in-law Randy. It was amazingly the first time I had ever met Diane, but I felt like I had known her for years from hearing Mary Lou talk about her so often. I have seen first-hand how special Mary Lou's family was to her, and how special she was to you, and I know your loss is enormous.

Finally, when I think of Mary Lou, I think of the Best Friend you could ever Dream of having. She really loved her friends, and she showed it in so many thoughtful ways. She would make a 'big deal' out of your birthday and she was the best at sending out Christmas cards. If you happened to mention to her that you had a meeting the next day, she would remember and call to see how it went. If she were hosting a baby shower or a going-away party for you, she would spend hours finding your favorite shade of pink tulips or the perfect cheese fondue recipe. If you were upset about something, she would listen for hours on end . . . but she wouldn't just listen, she would gently ask questions to keep you talking about it when others would have had heard enough. She would squeal in excitement when you called to tell her your good news, genuinely thrilled for you it was as if it had happened to her, too. Nothing could brighten your day more than an email from Mary Lou, her enthusiasm jumped through the computer and when reading the message, it was as if you could actually hear her speaking the words. And when I was having a bad day, she was the first person I would call. I would instantly smile just by the way she answered the telephone in that excited voice when she realized it was you calling, exclaiming her favorite nickname for you or simply saying, 'I was hoping that was you!' Mary Lou always made you feel like a million dollars,

like the most important person in the world, as if there was no one else she'd rather be with at that moment.

I miss her so much, but I'm a better person from having known her, and therefore she will always be a part of me. I hope all of us can find peace in the coming days.

Thomas Campbell said,

"To live in hearts we leave behind is not to die".

I'll never forget Mary Lou. And I'll forever hold a special place in my heart for her.

Suzanne Wingo (*friend*)

I remember the first time I met Mary Lou very distinctly. I was entering my second year at KBW when she came to our office to discuss making the move from Morgan Keegan. She had created a very favorable impression during her time as an intern at KBW, and I was aware of her affiliation with UNC (I am a Duke graduate), so there was a lot of curiosity on my part as to who this combination Southern belle / financial whiz was.

Mary Lou was striking the moment I first met her. She greeted me with that immense smile and huge deep brown eyes. As I saw her do countless times afterwards to everyone she met, she offered me the most effusive introduction I probably have ever encountered. I remember thinking to myself: could a person who was so exceptionally friendly be for real? Well, you did not have to know Mary Lou for very long before you realized she had a gigantic heart and simply loved meeting and getting to know people.

After she settled in New York, a couple patterns emerged in my friendship and working relationship with Mary Lou. She started in the corporate finance bullpen with seven other junior people. As one of only two professional women in a department of over twenty men, she adapted remarkably well to the incessant off color remarks, lurid stories and friendly provocations. She truly gave as well as she got. That was exhibited by such things as the volleys of food being tossed about the room or the commandeering of other people's email accounts to send bogus messages to other

co-workers. It was obvious that Mary Lou had a fantastic sense of humor, and often when I thought I had gotten the better of her with a practical joke, she would come back and get me twice as bad.

Another pattern that developed in our friendship was the on-going dispute over an inevitable source of tension: the Duke-UNC rivalry. An incalculable amount of time was spent as we argued back and forth about the relative merits of our respective basketball teams. I might remind her that Mike Krzyzewski has three National Championships to Dean Smith's two, only to hear her retort that Smith had the superior record in head-to-head meetings. The debates never ended, only to be resolved temporarily when the two schools squared-off with the victor taking bragging rights until the next meeting. Of course, it was all in good fun, but we both felt equally passionate about the rivalry. To me, Mary Lou is the face of UNC and I will always think of her first when any discussion of that rivalry occurs.

That same group of us that worked in the bullpen often would go out and socialize together. Mary Lou always was a center of activity as people naturally were drawn to her. She was an enthusiastic participant anytime there was a Yankees game, Halloween party or birthday celebration. Any situation was better and more pleasant when she was a part of it. As with work, her presence at such events stands in contrast to the decidedly masculine nature of our group, but she definitely had her place among us. She truly could work as hard and play as hard as the best of us.

In the weeks following the attack on the World Trade Center, I futilely have been trying to gain an understanding of how such a special person as Mary Lou could be taken from us. Yet, while she was taken far too early, I take a degree of consolation that the memory of her as such a vibrant, beautiful and wholeheartedly good person will be preserved in time. I take a lot of comfort in knowing Mary Lou's spirit will remain a part of the lives of all the many people who had the blessing to know her.

Ben Saunders (*KBW*)

Fran

FRANCES HAROS

There were many gifts you gave me. I'm not talking about the ones I unwrapped on my birthday or the ones under the Christmas tree. I'm talking about the ones contained in your heart. The ones wrapped in paper made of love and tied with ribbons of sacrifice. The gifts you revealed by your examples, not just your words.

The gift of Self-worth and Pride

The clothes you chose for me were always of the finest quality you could afford and you slaved for hours on Sunday's ironing them so I would always look my best. I don't know about my brother or sister, but I was never allowed to hand in sloppy homework assignments. I couldn't cross out a misspelled word, I had to rewrite the whole page. Everything I handed in had to reflect the best I could offer. If I could not proudly sign my name to something, why bother doing it at all? I learned early in life that everything I did was a reflection of who I was & the image of what I was going to become. You somehow knew just how high to set that bar. A little too high to give me something to work at but not so high that I couldn't reach it. I am who I am, not in spite of you, but because of you.

The gift of Responsibility & Independence

We had to pull our own weight. There was a time to do our chores (there were many of those because you worked outside our home) and time to have fun. Of course, the chores came first. I had to either go to college and work part-time, or get a full time job. There were no other options. I learned that there were no free rides. You had to work at getting the things you wanted. No one was out there just waiting for me to come along or to hand me whatever I needed. Sometimes you had to do thing just because . . . I hated that you went back to work when I was seven years old. At the age of 10, I was coming home after school to an empty house, straightening up and starting dinner. I resented for a long time that you put all this responsibility on me but now I realize just what it took away from you and how much you missed out on. It wasn't until I was a married woman with a family of my own, that I realized all that you gave up to give us a house of our own with a backyard. You were not only teaching me how to be on my own, you were preparing me for the only career I ever wanted: to be a wife and mom.



The gift of Security

Although you and dad argued and yelled a lot, you were both always there working together to give us a decent life. You gave us order and a routine to follow. You set rules and consequences in our home so that we would have real expectations of life outside our home. I felt safe. I always knew what was expected of me because you did not waiver in your stand on things.

The gift of Family

Today everyone is busy on the weekends with sporting events for their children or working or shopping. What did we do on weekends? We took a bus, a ferry and another bus from Manhattan to Staten Island and back again. If we weren't going to Staten Island to visit Aunt Mamie, we were taking 2 buses and a train to visit Aunt Dottie. If we weren't spending Sunday at someone else's house, someone was at ours. My parents never said our apartment was too small, they just moved the furniture on the roof or into the hallway if it was raining. For those of you who don't know this, the first apartment the 5 of us lived in had 3 rooms; 2 bedrooms and a kitchen with the bathtub in it. It was on the 5th floor and our toilet was in the outside hall. Company was never an inconvenience. Everyone was welcome. If there wasn't enough to eat, you would just add more water to the soup. I remember those Saturday nights when the bell would ring at 11 or 12 o'clock in the morning. You would get out of bed with a smile on your face, buzz them in and make a pot of coffee. You knew one of my cousins was climbing the stairway with fresh hot bialys. You opened your door time and time again no matter at what time or for how many.

The gift of Laughter

What other children were raised listening to Pat Cooper and a comedy album called "Knockers Up"? Or a mom who would dance to "The Stripper" or to belly dancing music. We would roll our eyes and crack up when ever you would sing along to Tom Jones' "Delilah" as you dusted. We all remember many tears in our house but we had quite a few laughs too.

You gave me the freedom to make mistakes, the education to know that they were mistakes, the courage to admit to the mistakes and the maturity to learn from the mistakes.

The greatest gift was Unconditional Love

No matter what I did or how badly I'd hurt you, you never stopped loving me. No matter how many times I disappointed you, you never turned away from me. When I was a teenager, you called me a porcupine. Whenever you would try to get close to me, my quills would go up and I would push you away. I am so grateful that you never stopped loving me. But this love wasn't just for me. This love you had was for everyone. You could never do enough no matter how tired or how busy you were. No one that knew you could say otherwise. You gave and gave and just when you thought there were none left to give, more just came.

You used to visit for the weekend and yell at me because I tried to do too much, to stop trying to be the perfect wife and the perfect mom and I turn and say to you "It's all your fault, I learned it from you!"

Maria Ann Galea *(youngest of the three children)*

Kris

KRIS HUGHES

We came here today to remember and honor a person who was very special to us all. He was many things to many people. A son, a brother, an uncle, a classmate, a colleague . . . each of us shared a unique relationship with Kris. To me, Kris was my friend. And that has special meaning for me. A friend is someone you come to know over time . . . Someone that you like . . . you trust . . . you admire . . . someone who shares in your personal struggles and rejoices in your happiness and success. Kris was all these things to me. And more. He was an extraordinary friend.

For all of us who were lucky enough to share Kris's friendship, I guess we could each call our relationship with him extraordinary—because he was a true example of what it meant to be a friend. He was always there to debate the issue at hand and help you get through a troubling time. Kris was never one to turn his back on a friend and had a uniquely tactful way of helping you understand the reality of any situation. He was quite a person to know.

For those who did not get the chance to truly know Kris, I feel so sorry for you . . . for you have missed out on an opportunity to understand a truly wonderful individual. Someone who would have most definitely changed your life for the positive—like he did for so many.

Since the birth of my son, Jack, there were a few times when we had the chance to see Kris all together as a family. I am glad that Kris and Jack met one another. Lately, though, I have found myself thinking about the fact that Jack will never get to discover for himself the joy of who Kris was. I imagine that sometime in the not-so-distant future my son will come into my office and look around at the pictures of the people that are so special to me. And he will recognize the faces of family and friends that he sees all the time. But at some moment he will turn to me and ask me who this man is—and it will be Kris. Painfully, I will have to find a way to tell my son who this man is and all that he meant to me.

When he asks, what was he like? I will tell my son:

Kris was a caring individual who loved his Family, his Friends and Life. He was successful at everything he touched. He breathed life deeply and took advantage of every moment here on earth.



Kris truly loved his Family:

He worshiped his strong dad. And aspired to be the man Mr. Hughes is.

He loved his mom, Elaine, who he credited many times for being the secret to his success.

He admired his sister, Kim, and brother-in-law, Chris, for the obstacles they have overcome together and the strong family they have built.

He was so proud of his nephews, Christopher and Nicholas, for the strong young men they have become.

He lovingly adored his best friend in the world Keith. I think that one of the things Kris was most proud of was his brother Keith—his "Cinderella story" and his determination to succeed made Kris beam with happiness.

And, he cared deeply for his sister-in-law, Cheryl, who he admired and appreciated for the special way she cares for and loves his brother, Keith.

In telling my son these things about Kris, I will be sharing with him the many things that I treasured about my friend. I have known Kris since I was only a few years older than Jack is now . . . with a lifetime of stories of things he and I did together . . . things that still make me laugh to remember . . .

Since September 11th I have wished so many times for one last opportunity to speak with Kris. To tell him how important he was as a man, as my friend, and as a friend to so many others. He would be great to have around right now to even just help me better understand the reality of this troubling time. He was always so good at "explaining" things to me.

If given one last opportunity to speak with Kris, one of the first things I could count on Kris to do would be to have some fun with me—he'd debate at length every world event that has taken place in the last month. He would probably then tell me everything that needs to be done—on a timeline—to fix the world's current situation. You know that he would have the "definitive answer" on solving the problems we all now face. And the funny part would be that he would be right on most fronts.

Understanding my pain he would also probably tell me not to be too sad for the injustice he was served . . . he would comfort me by telling me to think of the good times we shared . . . and to quickly buck up because he had to get going back to heaven real soon.

I believe that Kris would also tell me to live life like he did. Live every moment to the fullest. Don't be afraid to take chances. I know he wasn't.

I'd give anything not to have to be standing here right now, remembering Kris. Like all of you, I'd so much rather be out celebrating with Kris... fishing in Connetquot, golfing at Landing, summers in the Hamptons... going to Ocean's for dinner... I will miss so many things about him.

I really appreciate the Hughes' allowing me to say these few words about Kris, I don't know that it would have been possible to sum up all that he was, as a person; in the time we have here. To me, he was my friend. And right now, I'm painfully aware of how precious a gift friendship is. I'm so grateful for the times Kris and I shared. For the lessons we learned from each other. For the discoveries we made together about life. For the laughter we shared. The times we made each others' troubles lighter. Kris, my friend, I will always miss you. We all will.

Carl Valentino (*friend*)

It is hard to believe Kris was standing up in front of many of you two months ago giving his best man speech. Something I know he worked very hard on and something I know he was afraid to do. I am sure he is glad that he is not up here today for any of us. It is very difficult to explain in a speech what Kris meant to me, but I thought I would say a few things about our relationship.

My father tells me that as a baby when Kris came home from the hospital I immediately crawled my way into his crib and sat on him. That was just the start of many attempts at showing him who was boss. It is kind of funny, when he was younger he was so small and skinny, he used to lift up his shirt and show everyone his ribcage, we used to tell him he looked like someone from Ethiopia. Being that young, we really did not know what that meant other than that he was very skinny.

Kris and I grew up doing everything together. We played hockey all winter, baseball in the spring, and we spent all summer fishing and golfing. Being so close in age, we usually played on the same teams, but that did not stop us from competing against each other in everything else we

did together. I am not really sure why, but one year when we were around 12-13, we wound up on separate little league teams. In the championship game, the score was tie, he was playing catcher and I was the winning run standing on third base, needless to say, a ground ball was hit to the infield and I was headed home with Kris waiting for me at the plate, ball in hand. I knocked him and the ball to the ground and we won the game. I don't think he was too happy about that. Ironic thing about little league is that my coach was actually happy that I just took out my brother to win the game.

The victories on my side were short lived, Kris grew and grew and suddenly I was the smaller older brother. 18 years later, the competitions had shifted to the game of golf, a game of skill and mental strength. Anyone who knows me on the golf course knows that I have neither. I spent all summer practicing, taking lessons, all for the final big money round in Myrtle Beach, the site of my bachelor party. Of course Kris had not really played at all. Well it all came down to the 18th hole and I was up by one stroke, a par 5, 600 yards over water, Kris hauled off and hit the ball his usual 300 yards, turned and looked at me with a big smile, and then looked at Tom, they both knew I would crack. I stood up and hit the ball 20 yards into a creek, turned around and smashed my driver into a thousand pieces. Kris did not say a word. Apparently he went back to pick up the club and it was unrecognizable. I guess I should have set a better example for my younger brother.

Then there is always work, for many of you who don't know, Kris and I were in the same business working with the same clients competing for the same business. Kris was well liked and respected by his peers and his clients. When I left KBW 2 years ago, Kris helped me get started by telling his clients to look after me. Many of those people are now good clients of mine but more importantly they are good friends.

Kris and I always talked about the day we would retire and start our own fly-fishing shop in Sun Valley Idaho. Anyone who knew Kris knows how much he enjoyed fishing out west in the summer and spending fall Saturdays up on the Housatonic. My father and I are very fortunate to have had the opportunity to fish with him this past summer.

After 2 trips out west, my father is still unable to cast a fly rod. My father tells me Kris was yelling at him for three days. I guess patience was not his strong suit.

Kris always spoke his mind; he probably should have joined the debating team in college. It was not uncommon for him to jump on his soapbox as we called it at home and tell everyone how he would solve the problems of the Ohio State football team and the problems of the world. If he was here today, I am sure he would be sitting at home on the floor, watching the Ohio State/Wisconsin football game screaming his head off to my father about how bad his buckeyes were playing. Five minutes later he would be in the kitchen yelling to my mother about some strategic mistake our military just made in Afghanistan. I don't think he realized that no one was listening to him. Of course I would be in the back yard still trying to figure out what went wrong in Myrtle Beach. I think it is very important for everyone to focus on the positive aspects of Kris' life, he did more in thirty years than some people get to do in a lifetime.

I am extremely grateful that Kris and I were as close as we were. He has always made me want to be the best I can be. I know he would want us all to live our lives and pursue our dreams. I plan on doing that for Kris and my family.

Keith Hughs (*brother*)

Even with good fortune, you only get a few, truly great friends in life. Sure, it is possible to make and keep many friends along the way, but I'm talking about a no questions asked, fiercely loyal, totally understanding friendship, mixed with a madcap kind of humor. This is how I felt about Kris. I got to know Kris when I was rooming with Keith, my junior year at Berkshire School. Even though Kris came in as a "lowly" freshman, he won over our upper-class friends with his easygoing personality, sense of humor and interest in others. I suppose it didn't hurt that he was a first class athlete, either. Back then, who could have foretold that over 15 years later

we'd both be living in New York City just a few blocks apart and would still be part of each other's day-to-day life?

I had many adventures and memorable moments of all sorts with Kris over the years. Here are just a few:

High School—getting into competitions on who could withstand the hardest punch in the arm from the other. Even though he was younger and smaller, he had huge hands that I referred to as “mallets” . . . especially when clenched in a fist. Needless to say I took my share of abuse. One time, Kris ducked into one of my hardest punches and I caught him right in the jaw. It knocked him over but he popped right back up (very representative of how he dealt with any hardship in life). He had quite a strong jaw. Ultimately, I think my hand suffered more than his face. Of course there were no hard feelings, it was all part of the game.

College—I would always look forward to Kris and Keith coming to visit me at my parent's house in Connecticut in the summer. Especially, those times when my parents “happened” to be out of town (no need to elaborate).

Skiing—Kris was my favorite ski buddy. On New Year's morning, 2001, Kris and I had the rare privilege of experiencing a pristine, fresh foot of powder at Stowe, Vermont's Mount Mansfield. The snow was so good that one trail in particular, “Goat”, a double diamond that is almost always closed because of its steep, rocky face was even open. Kris and I excitedly skied it from top to bottom, over and over again until our legs were like jelly and we were completely exhausted. This will certainly remain one of my greatest ski memories.

Golf—That kid could hit the long ball! I loved playing golf with Kris and was in awe of his compact but extremely powerful swing that frequently produced straight 300-yard drives. Too bad he had “cement paws” around the greens otherwise I think he could have hung with the pros. It was always intriguing to watch the great sibling rivalry as he and Keith battled it out for bragging rights. When playing Orange Hills, my home course, Kris, Keith and I would always look forward to having barbecued chicken pizza and a beer at Jacob Marley's after a long round.

Always — Just having Kris in my life. Going out for a drink or dinner after

work. Planning a weekend trip out of the city. Sharing insights about career, relationships and life in general. Knowing that he was there to encourage me toward my goals and inspire me by the way he led his life. The companionship and camaraderie are sorely missed.

There is no way to commit to paper how I feel about Kris and how much I will miss him. I feel that anything I have written will fall far short of representing the value of his friendship to me. Simply put, Kris was a remarkable person, friend, brother and son. I am grateful to have known him. I will remember him, daily, for the rest of my life.

Tom King (*friend*)

Scott

SCOTT MICHAEL JOHNSON

For sorrow upon sorrow, nothing compares to a person lost, leaving behind no one to miss him, no one to mourn, no one to celebrate his life. Let us rejoice that this is not the case of Scott Michael Johnson. Who can count the number of those who will miss him while remembering him as a splendid human being?

His friends celebrate him with astonishing unanimity. Listen to the words that keep recurring in the minds of some dozen of them who knew him well:

"a heart of gold . . . warm, open, kind, considerate, loving . . . curious about the world . . . he devoured non-fiction books . . . fun-loving and gentle . . . calm in the storm . . . mellow and charismatic . . . humorous . . . he never forgot my name . . . he wanted everyone to succeed and he was happy when others were doing well . . . he loved life, and his friends loved him." "How could you not like this kid?" "I never heard him speak ill of anybody."

"Among the ten or fifteen of his best friends, we all saw him as the guy who seemed most to have it all together." "Everyone looked to him for advice."

And his professors: "He was a brilliant student, made A+ on his senior essay at Trinity . . . and on that archeological dig in Israel, he always was the first to see the important things . . . When he majored in history and minored in Jewish studies, you knew he was reaching out to understand the world around him. . . that is what he did when, on his own initiative, he traveled to Cuba, Thailand, Cambodia, Vietnam, Egypt, Spain, France, Israel . . ."

"Some people look back on their lives to date and say "If I could only do it over again . . ." but not Scott. He was already doing it."

His parents were not always sure just how he would "do it." There were those small rebellions. His mother says that in primary school he was no friend of dress codes, and he needed her occasional intercessions in this and other matters of authority. In high school he said to his banker father, "I don't know what I want to do, but I know I don't want to get up, put on a suit, and go to an office every morning, especially in a bank!" Then a few years later those career aptitude test results came back: You could become a



musical performer, or work in a business that requires cooperation with others. "Such people," the counselor said, "often do well in a bank."

He must have mused on it. One day he bought the suits, tailored to his 6 foot 2 1/2 inch frame, then went to work for the Bank of New York; then, soon after, to the firm of Keefe, Bruyette and Woods, gravitating on his own initiative into research on bank stocks. His KBW colleagues numbered 172. Sixty-seven

of them did not make it out of the 89th floor. Said someone who knew him well "If he had escaped, he would never have been the first person out of the door. He was too kind and courteous for that. He never did something for himself at someone else's expense."

His most immediate supervisor at KBW was among the sixty-seven. But a supervisor who did make it testified that Scott Johnson was a self-starter who knew that he had a lot to learn and was putting in the time to learn it . . . "He may have been only 26, but such young men eventually can speak with authority, and I was just waiting to see it happen. And now I won't see it happen, but his death and that of our other sixty-six colleagues have put a new spirit into the work of the rest of us. We know now that personal relations are more important than mere business. We realize now how precious were our lost colleagues, how precious are we who survived. When we walk down the street now we realize how precious is everyone on that street. We have decided that from now on we must give first attention to those around us stricken with grief, and second to each other, and only thirdly to business and making money. Scott embodied these very priorities. He was in many ways already there."

Scott Johnson, all who knew you will miss you. Against the tides of evil in this world, your life was a promise that good can overcome evil. We thank God for that, and into God's loving hands, we commit you spirit.

Dr. Donald W. Shriver (friend)

Before I begin, I would like to say how privileged I am to be speaking here today in honor of Scott, his family, and all of his friends. It is apparent by the turnout here today that Scott touched so many lives and was loved by so many. Scott had that ability to make everyone feel special and close to him. For my friends and I from Montclair, Scott was like family. I thought I would use this time to shed some light on the bond we developed over the years because it means so much to all of us, and to Scott. I would like to add that Cain, Zach, Saf, Vena, Baczko, Murph, Morris, Goodwillie, Wolf, Paul T, Vince and Glasser all helped put these thoughts and stories together. The final touches were completed last night.

We all loved and knew Scott in our own way. A genuine, talented and spirited individual. Scott was the most unassuming, nicest person we ever met. He had so many special qualities and attributes that set him apart as a loving friend. For us, we had the privilege of knowing Scott and his family since grade school at MKA. In fact, six of us lived up on Highland Avenue. I can remember biking to school every morning with Scott and Doug. I would show up a little late, and there was Scott, with his big smile, waiting for me. There was such a comfort in seeing him every day. We did everything together in those days. Lots of good things, some bad, but we shared every experience together. While those years definitely gave our parents some premature gray hairs, they also knew we were forming an eternal bond of friendship and brotherhood. Even then they trusted our friendship. Well, guys, we face our toughest test yet, but I have confidence, because much of what Scott-O taught us will continue to hold us together and make us stronger.

To us, Scott-O was the epitome of manners. He made our entire group of friends look good. He was the one you wanted your parents to talk to and your girlfriends to meet. Scott exuded a glowing image of sophistication and maturity that was often accompanied by that infamous smile and laugh. Boy was that some smile. He could put anyone at ease. Scott always looked good- hair perfectly parted, clothes

neatly ironed, face cleanly shaven. Well we don't actually know if Scott had to shave or not, but we will give him the benefit of the doubt. Have you ever seen him in a tuxedo? Scott was made for a tux. This past summer we were in Puerto Rico for Damien and Wanda's black tie wedding. Scott looked impeccable. The rest of us . . . well, let's just say it took some work!

When we speak of Puerto Rico, one thing comes to mind: thank God we had Scott-O to organize everything. He booked the rooms, found the airfares and basically kept the rest of us from sleeping on the beach. Scott was responsible for getting us all to the church on time. I can still picture it, Scott in his tux, styling like only he could, ordering a taxi and then knocking on our doors to make sure we were all ready. He wanted things to run smoothly for the people he loved. Scott would always go out of his way to help us at any cost. Scott was there for me during my darkest days. Six and half years ago, my mother died from colon cancer. I would often call Scott at three or four in the morning to chat if I couldn't sleep. He always picked up the phone. He even drove home from Trinity on many weekends to check in on me. Scott was always there for my family and I will be forever grateful to Scott for his compassion. Scott acted this way in all facets of his life. Whether it was through work, where Scott was coming into his own in the financial world, or with his own life, where he acted with such self-assurance, Scotty just did things the right way. We admired the way he handled himself in all situations. Believe it or not, at parties he was the voice of reason. If Scott came up to you and placed his hand on your shoulder (actually, he always seems to grab you right around the collarbone) and told you to calm down, you listened. Or, if he needed to get some rest for work, he would go home when others stayed out that extra hour. We all respected him so much for being true to his convictions.

Scott-O was a wealth of knowledge. From archeology questions to earnings reports to sports statistics, Scott usually had the answer. Scott had an amazing ability to go from talking business with his dad, to talking fantasy baseball with his boys, without any hesitation. By the way, Scott is leading the fantasy league with one week to go. We are all routing for him. Have you ever played jeopardy with Scott? Actually,

it was more like watching Jeopardy with him. He answered everything before you finished reading the question.

Scott's love of acquiring knowledge led him to take numerous trips. It was never a surprise to hear that he was traveling in Asia, Africa, Israel, Egypt or Europe. His love for music was equally diverse and prolific. At any time, you could find him listening to the Grateful Dead or, yes it's true, Bon Jovi. He was spotted at a Bon Jovi concert this year with his girlfriend Kierstie. I have a feeling that may have been more her idea, but I bet Scott still had a great time knowing she was happy. They really had a wonderful relationship.

Scott was also a great party host. We used to spend many nights at the Johnsons playing pool, hanging out, listening to music and watching Sunday football. If we were lucky, Scott-O would cook some of his special potatoes. I'm sure most people have tried them. I can still picture him in the kitchen, big smile and all, with a flowered oven glove over his hand. When the potatoes came out burnt and charred, you had to eat them. Why? For one, he made them. Second, they were his specialty. Third, because you were so hungry and that was really all there was to eat.

Speaking of gatherings, I would like to say a few words about the friends Scott made at Trinity College. Last week many of us from Montclair were fortunate enough to meet Scott's 'other' crowd. After one evening together, I feel like we know many of them fairly well. We shared Scott-O stories and experiences. We laughed, cried, and raised our glasses to Scott-O. It's amazing how, even in his absence, Scott managed to once again enrich all of our lives. We're starting to build friendships that would not have been possible without him. The only real link between us was our love for Scott.

Many of you know Scott simply as Scott Johnson or Scotty J. We only know him as Scott-O. There is a story behind the name. Scott was a member of the MKA hockey team back in high school. He was a very good athlete, always a team player, always a hard worker. In addition, Scott, for being a fairly skinny kid, could actually check people pretty hard. We were his personal fan club. Every game we would stand up in the corner of the bleachers and chant "Scott, Scott, Scott" until the coach put him in or we would see his glaring grin under his facemask. At one game, MKA was playing Montclair High. While the rest of the crowd

was shouting Montclair this or MKA that, we just cheered for Scott. When Scott came on the ice the place went nuts. He was skating around while we were chanting "Scott, Scott, Scott." All of a sudden he was checked into the boards. The rest of the crowd then shouted "OHHHHHHH." While everyone was laughing and high fiving Scott's being checked, Zach began the next chant for Scott. But this time when he said, he added the OHHHHH to Scott's name! And so the legend began and the name became "Scott – OHHHHH."

Scott-O loved life. He lived every day to its fullest. Every hour and every minute had a purpose. Boy did he enjoy the simple things in life — the Sunday paper, a Giants game, a nice fall day. I'd like to share a moment I had with Scott-O a few weeks ago in Puerto Rico. It was the Sunday morning after the wedding. I awoke early to jump in the ocean, one last time, before heading home. It was a beautiful day, about eighty degrees and the sun was just coming up. The ocean was calm and there was not a cloud in the sky. It was a perfect day. I saw Scott, already up and sitting on the deck of our hotel overlooking the ocean. Legs crossed, paper in one hand, cigarette in the other. Merit Ultra Lights, of course. Once again, he was dressed to a tee — khaki shorts, a white button-down shirt without a wrinkle, and sandals. There was not an ounce of sand on him either. We sat there and reflected on our weekend, our lives, jobs, family and friends. He was so content in every facet of his life. Never a complaint, nor feeling of regret. We then lifted up our glasses and toasted to our more than 20 years of friendship. What a lasting image to have of Scott.

We will all miss Scott tremendously. His place in our heart can never be filled. He lived every day to make himself, his friends and family better people. I know I am a better man today because of Scott. As we all hurt together, we should be glad we were able to come across a person like Scott. People like Scott come around once in a lifetime. Scott was the best friend anyone could ask for. It was a pleasure and a necessity in my life to have known him like a brother.

Scott-O, I know I speak for everyone when I say we will always love you. We will never forget you.

Eric Kusseluk (*friend*)

Don

DONALD KAUTH

W

hile staying in his home alone in Saratoga awaiting arrival from various parts of the country of Don's children and my sisters with Mom, I thought about what I might say if given the opportunity to speak of his life. This was a very comfortable, familiar environment since I had spent much time there. I reflected fondly by looking at walls covered by photos of family and friends; newspaper clippings of his children (45th birthday "half-way up the mountain of life" poster made by Patrick example); camping equipment in his living room; refrigerator full of beer and soda (not much food!); gas grill on the deck; multiple pairs of running shoes, drying socks/shorts and wrist wraps used for work outs on the punching bag; the calendar meticulously filled with daily notes describing the type of exercises and there "degree of difficulty point totals" assigned (he always kept himself in outstanding cardiovascular condition); extensive computer equipment; books on the shelves including the series addressing The Value of Humor (by Will Rodgers), Honesty (Confucius), Creativity, Imagination, Boldness, Patience, Caring and Responsibility; titles Daily Affirmation For Parents—How to Nurture Your Children and Renew Yourself during the Ups and Downs of Parenthood (something I need now in view of mine! Wayne and Saphire screaming up a storm in the front pew); The Baseball Encyclopedia (complete and official record of Major League Baseball); The Dynasty of 1949 to 1964 Yankees; the Yogi (Berra) Book; Tom Clancy novels; Civil War; Oregon Trail; and Pictorial History of Boxing—made me feel close to him in death since we enjoyed so many experiences in life.

Although there are certainly many important memories, today I wish to express a few:

He had a knack for making people feel good and often eventually bettering themselves by:

- A healthy sense of humor
- Treating all people the same way whether

a park attendant responsible for collecting refuse or a Chief Operating Officer for running a multi-billion dollar business

- Being an excellent confidant/sounding board whom provided great advise i.e. on one occasion when I was eleven years



old I distinctly remember being sternly disciplined by Dad for some misbehavior (which surely was deserved). The following Friday night when still feeling very low, while home from college for the weekend instead of going out on the town with buddies he took time to take his "little brother" to the Notre Dame Basketball Game. His kind acts made me feel so special "my chest couldn't be held any higher!" After that encounter, I frequently

sought his valuable counsel on everything from financial planning to career decisions and social endeavors as well. Don's advise was always offered in a respectful manner, never passing judgment, carefully avoiding negative statements regarding individuals or events—instead suggesting what I might do to improve situations. This admirable quality of his was particularly important to a young boy whom lost his father in a motor vehicle accident at twelve years of age.

Another manner in which he made people feel good, especially many of you here today was the special loving treatment of his Mom by phoning/e-mailing her whenever traveling two or three times each week; including here on various school and sport events for all his children, family day outings, mountain snow trips, Adirondack camp vacations, and overseas adventures to Ireland to name just a few; managed all of her finances in a prudent and secure fashion (quite a challenge since 5 of 7 children at home upon her husband's death) and repeatedly reassured her "He would always be there for her". I know right now he would want me to publicly say how proud he is of Mom; especially of the dignified, classy manner she has accepted and carried herself in his death. He often would say regardless of how hopeless or bleak things might appear "she's like a rock you can always count on her". She certainly has demonstrated this attribute over the last several weeks by providing steady guidance, when needed most, to both her own and Don's children and will undoubtedly, through her strong faith in God, continue to do so! Mom I look forward to attempting to be as supportive to you as Don has been all these years.

He was very successful at whatever he applied himself to including:

- Education: Exceptional student in earning a Bachelor's Degree from Siena (while working his way through), a Master's from Union, and Certified Public Accountant thereafter. Gifted teacher of finance and accounting courses at the undergraduate followed by graduate levels; then in completely embracing the new age of computer technology (key to later business success) further trained peers as Director at Education New York State Society of CPA's.

- Career: Well respected and enjoyed noteworthy, steady advancement through all of his positions including current Vice President of Research at the firm Keefe, Bruyette and Woods.

- Family: (most successful)

Perhaps one of his greatest challenges in life was facing the end of his marriage in the early 1990's. He struggled mightily for several years. By reaching deep within himself, in typical Don custom, he became motivated to unravel how he could best serve this perplexing circumstance. One of the first things he did was purchase a small house only one mile from his family home in Saratoga so that he could remain physically close, regardless of how far away business obligations took him, to his children. He refused multiple permanent superior offers at higher salaries in cities far from Saratoga to permit active participation in his four children's school and sport lives. He eventually through a variety of soul searching efforts, learned to accept his family situation to once again fully enjoy life. He consistently set special time aside with each of his children including their own selection of trips and activities of unique interest to them. He placed differences aside and formed an amiable relationship with his former wife. Their subsequent respectful friendship permitted remarkable development of four fine children into young, honest adults. He frequently mentioned how proud he was of his oldest son Matt successfully graduating from Fordham and serving at a homeless shelter in Seattle, Washington. Indeed so proud that he flew all of the family members there this past summer. He oozed pride of his oldest daughter's designation to the US National Women's Hockey Team, the possibility of participating in the Olympic Games this February and of accomplishing the necessary tasks to subsequently enter

into medical school. He was exceedingly confident in his next son Patrick's ability to flourish in college ventures, in particular at Merrimack. He often said that his youngest daughter Cece may well be blessed with the most God-given abilities and wondered aloud what she may accomplish in her life travels.

The last few years he was also lucky enough to fall in love again with a beautiful, pleasant woman named Tricia whom also became part of our family as well. Reflecting on his eventful profoundly enriched life, although ended so abruptly we take solace in knowing he died content, fulfilled and a happy man.

Brian Kauth (*brother*)

Karol

KAROL ANN KEASLER

I have known Karol since elementary school. During our high school years we double-dated for our junior prom, worked on the yearbook together, spent days at the lake and had many great times. We e-mailed some after our last class reunion and even talked about getting together. Of course, I wish we had. Karol was always smiling, forever laughing and just being around her made you feel better. It is clear her excitement for life never left. Thank you Karol for the wonderful memories you have left with many.

Shirley Hunt-Thomas (friend)



By the time I was in college, Karol's family had moved to Casa Grande so I lost track of her. The one thing that will forever remain in my mind is the memory of a very pretty, vibrant and socially interactive child who you knew would be the same type of adult.

Most of us who had any ambition at all left our little Arizona towns. I remember very few people from those days, but I will always remember Karol Ann. Her sparkle was unique even then. May God bless Bill, Denise, David and Susie and help them cope with this tremendous loss.

(a childhood friend)

You can never say enough about Karol. My brother, Tom and I were from Casa Grande and not only knew Karol but Bill and David too. Karol was a treasure and will be greatly missed. Karol may not be here physically but her spirit lives with you each and every day. She was a beautiful person and loved by all! Our prayers go out to her entire family and her "True Love". From all of the Casa Grande "Gardners"

Cathy Gardner (friend)

I remember Karol so well from our days at good old Casa Grande Union High School. She was a Varsity "Cougar" cheerleader when I was a lowly freshmen "Kitten" cheerleader. I looked up to her so much because she always had that wild energy, great laugh, and a fun and friendly attitude towards life and all of us around her. When I heard of her death, I immediately looked her up in our yearbook—and it is the picture of her as Homecoming Queen that stays with me now. We miss you, Karol!

Sue Woodley-Meade (friend)

My first memory of Karol was as a small toddler who was independently pulling herself up the steps of the Coolidge Presbyterian Church. I was almost a teenager at that time, and my mother became a good friend of her mother the next couple of years. Her father Bill was the football coach who my two older brothers adored.

Karol and I became friends during her stay in Soldotna with my friend Georgianne. She was so excited to be there seeing new things and meeting new people. Always wide-eyed and spirited, she would brighten up the room the moment she entered.

I'll never forget the gymnastics/jazz routine she and I did together to the theme from Shaft. Karol was so talented, beautiful and intelligent. My life has truly been blessed for having been her friend.

Sheryl Dunsmore (friend)

Karol Ann came into my life when we were in the second grade at Evergreen Elementary School in Casa Grande, Arizona. We all called her Carol Burnett Junior—and she loved it! She loved nothing more than to make us laugh and she was more than willing to always share her huge smile with anyone. From about the third grade on, we became inseparable. We were always at one another's homes—we have family portraits with Karol in them.

When we were freshmen in high school, Karol and I would steal her brother David's truck at lunch—go to one of our houses and have lunch. She learned to parallel park and we would always leave it where it was when we left. I don't think David ever knew it was gone!

When my family moved to Soldotna, Alaska after my freshman year, Karol came up and stayed with us the second semester of our sophomore year. She made friends quickly there, too. She went skiing once at Alyeska with a brand new pair of jeans on and wherever she fell, left a blue streak down the mountain...

A couple of years ago, she called me looking for coconut-shaped drinking glasses and colored margarita salt for a party she was doing at the summer home she shared with her friends.

My dear, darling Karol was my first best friend. She taught me to love, she taught me to laugh and more than anything, she taught me to live.

Heaven is surely a better place now that she has returned and I thank God every day for sharing his sweet, funny angel and her earthly family with me.

Georgianne Gomez-Powell (friend)

I had the privilege of watching Karol grow up in that small town in Arizona. She was always, as many of you have described her, full of life, fun to be with, smart and a class act. She embraced life to the fullest and was ready for every new adventure. Karol truly cared about people and her generosity and kindness was shown to everyone around her. She gave love every day of her life. The loss of her life was so sudden and so searing that it made me aware of how much time we waste on little annoyances. We must love and honor each other every day and make it count! The world was a nicer place when Karol was in it.

Ann McCusker Spaw (friend)

I met Karol through my husband, Karol's cousin Matt Perkins. I remember thinking that she was the kind of woman I always wanted to be: so dynamic, intelligent, beautiful, stylish, passionate... everything you could possibly admire about another human being. I am so grieved that I did not know you longer, Karol—I so wanted to learn from you. Someone once said to me that God only takes those that are truly ready—those that have learned to appreciate beauty, faith, love, and the value of living. Even children can sometimes know these things somehow before many adults even have a glimpse. Karol certainly did. Karol had such a beautiful soul, and an unquenchable thirst for living and discovery. Though I did not know you long, Karol, I will miss your energy and your spirit in this life. To Denise, I send our love and wish that you will know what a wonderful being you brought into this world, and that Karol was so much of what she was because of you, another beautiful, dynamic, intelligent woman. Thank you, from our hearts, for sharing her with us—even but for a while.

Geri Perkins (friend)

Karol and I were Blue Notes—the "elite" Jazz Choir at our rural Arizona high school. When our mutual friend, Bill Robison, told me that we had lost Karol on September 11, so many memories came flooding back to me—memories of her smile as big as the Grand Canyon, her energy and motivation. When she was up for Fiesta Bowl Queen, she told me that the panel asked her what she would do if she were dancing with the Governor and her shoe's heel were to break. Karol told them that she would kick off her shoes and keep dancing.

Well, you're dancing with the greatest Governor of all, so kick high, darling! Much love, always, your long lost friend...

Jeanmarie Simpson (friend)

Karol Keasler, 42, was an original. When Keefe, Bruyette, & Wood's event coordinator entered a room, people knew it. Whether it was the different pair of glasses that she wore for her different moods, or her girlish booming voice, Karol was not easily missed. She was a connoisseur of fine food and wine, a world traveler who could always find reason to celebrate - and a fun, festive way to do it at the drop of a hat. She was perfect for her role at KBW, creating and managing clients' events, and was known, by name and reputation by many more people than had ever had the pleasure of meeting her. In her nearly four years at KBW, she had established herself as someone worth knowing, someone who could always make a moment lighter, and someone who could make just about anything happen. One year when a colleague was celebrating an important birthday, Karol arranged a belly dancer and all cheered who witnessed it. The woman had been a housemate in Karol's Fire Island share.

Nearly everyone has a Karol Keasler story, and Karol had plenty of her own; the years she had spent living in

Africa, the time in high school she waited on Steve McQueen, her annual Fire Island Luau. Karol was constantly searching for the new and different, filling her plate with off-the-path people, places, and things. She was a master at bringing her magic to others. To know Karol was to know her friends, her mother, and her opinion on just about everything. She not only lived life out loud, she lived it at glass-shattering volume and she made no excuses for it. A woman of uncommon beauty, Karol was not content to be known for that—she was constantly working to improve an already rich palette of talents. She was a master baker, a keen photographer, a wine enthusiast, and seemed determined to continue to broaden her horizons. Karol, who lived in Brooklyn, New York, was engaged to be married. Although, she had no children, she told those she worked closest to, “You are my children.”

(Keefe, Bruyette, & Woods)

Russell

RUSSELL KEENE

It was Russell's dream to work on Wall Street, and six years ago Dean gave "the boy from Louisiana" that opportunity. He was so dedicated that when he moved to Pennsylvania, he commuted two hours to and from work. On several occasions, out of the blue, he jumped up from his desk and said to me, "You know what Linda, I love my job . . . really . . . I love this job."

That was Russell.

On a Saturday afternoon this past summer, Russell invited colleagues over for a barbeque at his house. Even though it was beginning to rain in the afternoon, he insisted we all come over regardless of the weather. Every Friday, he would ask me about my weekend plans, and every Monday he would want to hear about them. And when I almost made a huge mistake at work he said to me after the incident, "Even if something had happened, Linda, I would have taken responsibility for it."

That was Russell.

Every morning Russell and Greg would order the breakfast platter from Zams, which included eggs, bacon and toast. But within the last month Russ had begun to cut back a bit, and on Fridays would eat oatmeal for breakfast because he wouldn't want two straight meals of grease. Lunch on Friday's consisted of every type of greasy food imaginable . . . Taco Bell, KFC, pizza, Chinese, etc, which made it Russ's favorite day of the week, and mine the least. He would come back from the kitchen with honestly three plates of food.

That was Russell.

Russell would open doors for me and pick-up the tab on business trips. However, he was a little confused about revolving doors. He once asked, "What's the polite thing to do when there is a revolving door? Do I go first so I am opening the door for you?, or do I let you go through first, but then I am forcing you to push the door open." All I could do was laugh at my southern friend.

That was Russell.

One morning a few months ago, Thelma and I had to rush Russell to the hospital because he was having trouble with his heart. After that small scare, Russell told me that it made him realize what was most important in life . . . his family. While I know he knew this all along, from that day on, Russ made sure he never



left the office after 5 o'clock . . . this way he'd get home and have time to spend with Kristen and Mazi. Around his desk were at least 20 pictures of Mazi and Kristen . . . Mazi swimming in the water, Mazi at the pumpkin patch, Mazi in his arms.

That was Russell.

These memories will always live with me, just as his example will always inspire me. I am honored to have worked with and known a man who was so

driven, so dedicated to his work, and more important to the people with whom he work, so hungry, so genuine, so loving to his family. That was Russell.

Linda Rothman (KBW)

W

hat can I say about a man who brought so much happiness into my life? Words will never be enough. Russ encompassed all of the qualities I had ever hoped to find in someone. He had such a big heart and an addictive smile I just wanted to be around him all of the time. He was humble and compassionate, kind, genuine and loyal. He wanted so much out of life and went for it! He worked so hard to make his dreams come true in all aspects of his life, but I bet if he were here today and you asked him what he was most proud of in his life I'm sure he would answer, "My little girl". As played at his memorial the song that best describes our life is "The Dance" by Garth Brooks. We think of him everyday and are still struggling to find peace without him. Russ, we love you and miss you so much!

Love,

Kristen and Mazalee Keene (wife and daughter)

Lisa

LISA KING-JOHNSON

Lisa King-Johnson joined KBW in 1999, where she was vice president of administration in equity research. Her affable, fun-loving personality made her many friends. She was hard working and took great pride in her job.

On May 19, 2001, she married Jim Johnson and resided in Rockaway, New York, with her two beautiful daughters Jessica, 8 and Katie, 3. She played an active role in her children's daily activities. She was a Girl Scout Leader, joined the PTA committee, and organized charitable events at her eldest daughter's school between Katie's dance recitals. She was totally committed to her children and talked about them all the time.

Lisa especially enjoyed taking the girls camping, to the beach, to N'SYNC concerts, and on vacations to Puerto Rico, where her father resides.

She was a valued employee, loving wife, and dedicated mom who will always be missed.

(Keefe, Bruyette, & Woods)



It is difficult to this day to really accept that Lisa has left this life. She touched so many lives during her brief stay here on earth and accomplished more than most do in a lifetime. She brought to this world two beautiful daughters, Jessica and Katie, who, as they get older, show more and more of the beauty that Lisa had. Though we were only married 3 months and 21 days, I will carry that special time period with me forever.

Lisa was employed by Scholastic when I first met her in 1998 where we both had worked. I immediately saw and felt an incredibly good hearted, caring and beautiful person in her. She was an extremely dedicated and hard worker who strived to do nothing but the best she could. In 1999 she felt that she had hit a plateau in her job and found a challenge in her new position at KBW. She was extremely dedicated to her job and I am so happy that she was able to experience a new reward in life. I loved that she put her family first and catered to every need of her two daughters. She made great new friends at KBW who fortunately I was able to meet. It seemed like a family type of company which she was accustomed to.

There is not a day that goes by that she is not thought about. She truly has earned her wings as an angel that I know she is using to guard everyone that was close to her. It was an honor to have been able to call her my wife and I look forward to the day that I can see her again to thank her for being the great person that she was. Forever in our hearts until we meet again.

Jim Johnson *(husband)*

Vanessa

VANESSA KOLPAK

There are extraordinary and special people in the world who touch and enhance all who come in contact with them. They are the lambs of God, the Angels on Earth and lovers of life. Vanessa is one such person. Her selflessness, warmth and laughter elevate the spirit of the moment. Her confidence and encouragements strengthen the weakened and vulnerable. Her intelligence and passion for knowledge teach and motivate the confused and misdirected. Her love of family and friends is unconditional and expressed with openness and frequency. Her smile is a constant gift to friends and strangers alike. God has blessed us with Vanessa and because of her, our lives have been enriched. We, the lucky one, have had moments in time that are irreplaceable and will forever be cherished.

Vanessa's early education was at Queen of All Saints and the Academy of the Sacred Heart. She attended St. Ignatius College Prep and graduated Magna Cum Laude from Georgetown University (with her major in economics and minors in Philosophy and theatre). She was hired by Keefe, Bruyette and Woods as a financial researcher in mid-August of this year.

Outside her academic career, she was a Suzuki Violinist for 13 years, and equestrian, on the debate team, golf team and a member of the Chicago Catholic Forensic League placing 1st in original oratory. She was on the National Honor Society at St. Ignatius and achieved the recognition as a National merit Scholar.

ABOUT VANESSA

Many lives have been touched by Vanessa directly, but many only know of her through her family and loved ones. We would like to share her with you in our own special way—

FROM HER PARENTS PAUL & VIVIAN:

Vanessa is our baby of three. The depths of our love, as we always said to her, are infinity up and infinity down. She is present always in our hearts and our souls. We are connected in spirit.

As a child, everyone always said she was three going on twenty. In so many ways she was unlike any other child. She walked at nine months, was reading at three, and seemed directed



and focused at five. In first grade she ran a track meet for charity. (When her dziadzi pledged \$5.00 a lap, he was literally shocked to hear she ran 37 laps.) When we asked her how she did it, she replied "I wanted to be the best I could be . . . I wanted to come in first." This personal determination remained in all things. She reached for the stars in all things . . . in academics, music and art but more importantly

as a daughter, a sister and a friend. In every way and every day she's not only our butterfly, she is our rainbow.

BROTHER TODD

"She's what every young person should be—she works hard, studies hard and parties hard."

"She's always there for everyone—she turns her back on no one." (Even creatures great and small.)

"She smiles for everyone."

"She has the most potential of anyone I've ever known and the focus and determination to accomplish it."

"She inspires everyone to be a better person."

"My Grandparents had Roosevelt, my Parents had Kennedy and Martin Luther King and I always thought my generation had no one to rally around. But when I thought of who it would be—I always assumed it should be my sister Vanessa."

SISTER ALEXIS:

"I envy her confidence and fearlessness, patience and instant lovability."

"Even with her few flaws—all of her virtues (her great heart and sensitiveness) added up to an amazing individual!"

"She loves people for everything they are and everything they are not—unconditionally."

"She finishes my sentences—we're connected."

"She motivates me with her constant energy and curiosity—she want to fill every moment."

"She loves being loved."

"We always talked about being maids of honor at each others weddings, godparents to each others children, living nearby and growing old together."

"She's my sister—she's my better half. I can't laugh with anyone like I laugh with my sister. We have total acceptance and love."

FAMILY & FRIENDS

"Always visited and talked for hours —had time for us—a great errand companion."

"Always listened and questioned with curiosity love and respect." She believed in the wisdom of age.

"Endearing!"

"Was always considered "Our Vanessa" because she made us feel like she belonged to all of us with her little voice and sweet face."

"Even as a toddler she would walk in a room with a smile and true excitement to see you . . . that kindness never changed."

"She was the politician and leader we all dream of, she cared about making life better for everyone . . . even little chipmunks."

"Of all the people in the world I know and respect (including the "great ones" I don't know) I feel no one deserves this trauma and tragedy less than Vanessa."

"She was such a perfect baby and child, it made me want to be a mother. So—I had five children."

"She has style and fashion sense."

"She's a character" "She's creative and artistic."

"She has immense energy."

"She loves life and does 100% of what she wants."

"She's the sweetest person." "She acts so much older than she is." "She didn't look innocent but she was—a sheep in wolves clothing."

"She would write scripts when we were little and then direct us and put on plays." "People always listen when she speaks."

"Always happy."

"She's the family's information central."

"She's our therapist, teacher, philosopher, chauffeur, babysitter, fashion coordinator, social coordinator and party planner,

nurturer, problem solver, go getter, and angel."

"She was never argumentative but always made sure her viewpoint was heard and understood."

"She is the smartest person I've ever known but couldn't spell worth a darn."

"We miss her soooo much.."

You are not forgotten, loved one

Nor will you ever be,

As long as life and memory last

We will remember thee.

We miss you now, our hearts are sore

As time goes by we'll miss you more

Your loving smile, your gentle face,

No one can fill your vacant place.

Jeannine

JEANNINE LAVERDE

Jeannine, was the best mother for her son, Christopher. She often said Chris was her life. She devoted her life to him and she loved him very much. She worked hard to support herself and her son. Jeannine was involved in Chris' school work, always helping him with his homework and with his CCD homework. She always made herself available to attend all of Chris' school functions even if it meant going to work late or taking the day off. Jeannine had an uncanny talent to be able to fix everything—if there was a problem with a bicycle, Jeannine fixed it. If one of Chris' computer games didn't work just right, Jeannine fixed it.



Jeannine went to every baseball and basketball game that Christopher played in. She was so proud of Chris being the star pitcher on his baseball team at St. Teresa's. Jeannine would leave work early whenever there was a game. She was always there for Chris, cheering him on.

My daughter, Jeannine, was the best daughter a mother could have. She was always worrying about me and my welfare. She would always call or e-mail to find out how my day was going. Jeannine could put anything together. When I recently purchased a computer package, she was the one to set everything up and working. She was my tech support. When I purchased a rather large desk for the computer system, she was the one to put the whole desk together. She was always willing to help in any way. Whenever I went food shopping, Jeannine would be there as I pulled into the driveway to help carry the groceries into the house.

Jeannine was a devoted aunt to her nieces and nephew. Stephanie, 13, is Jeannine's goddaughter; Thomas, 12 and Jeannine's Chris are best friends as well as cousins. Jillian, 5 has Jeannine's same initials, and Abigail, 11 months, loved to jump into Aunt Jeannine's arms as soon as she came into the house. She loved them as though they were her own children. She couldn't wait to see her brother's family whenever she could. Jeannine would go shopping with Stephanie, help Thomas with his homework and then come down to Jillian's level to play with her. Little Abigail was

another jewel to love. We tried to do as many things as possible together as a family. Jeannine's brother, Tommy is godfather to Chris. Sister-in-law, Denise and Jeannine were best friends. She was there for the birth of each of Tommy and Denise's four children.

Jeannine was the neighborhood mother. It wasn't unusual for Jeannine to take a group of 5 or more of the neighborhood boys for a bicycle ride, usually ending at Susan Wagner High School. Whenever the kids had a disagreement, it was Jeannine who tried to keep peace among them. All of Chris' friends looked up to Jeannine. She was the pied piper of the neighborhood.

Dolores LaVerde (mother)

Jeannine LaVerde, 36, started working for KBW in November 2000, as a new accounts clerk on the trading floor. Her coworkers and everybody who knew her admired her great sense of humor, intelligence, and dedication to her job.

She resided on Staten Island with her mother Dolores and son Christopher. She was a devoted mother and daughter and her family was her world. Jeannine spent all of her spare time taking care of her son, occupying herself with sports and other activities that would benefit Christopher. In addition, she always made it to his games.

Jeannine will always have a special place in our hearts at KBW and she will be sadly missed.

(Keefe, Bruyette & Woods)

Joe

JOSEPH LENIHAN

T

*he wind
The whisper of the wind,
carries his soul in.
He was here.
now he is there.
Gone without a single word,
flying up like a graceful bird.
I shed a tear,
but then I feel he is near.
He is always around,
but makes no sound.
he is there to comfort me,
his face is always filled with glee.
He was here,
now he is there.*

Megan Lenihan (daughter)

T

he Pied Piper of Maplewood Avenue. Mr. Personality . . . The King of Nicknames . . . Some of my favorite Lenny monikers were as follows: his dad was Sam his mom was Nanios . . . Ingrid was Ing . . . his brother John was Bird or J . . . his sister Betsy was Boodles . . . Pat Foley, who was about 6'2", 200 lb. in 5th grade, was Big Boy Molloy . . . George Lewis was Moose . . . Jerry Casey was Roman . . . Brent Young was Milo.

I was "Gann-Man" and we were first drawn together as sixth and seventh graders on the Falcon Midget Football Team, quite possibly the worst youth football team every assembled in our town. We won one game in two years and we never forgot the lickings that we endured: 78-0 at the hands of the Redskins—60-6 to the Chargers. We were two undersized linebackers that probably weighed about 145 pounds combined (that was with the pads) on a team full of misfits. In athletics as in life I tend to think you learn more about people when you are experiencing failure as opposed to success. I found out very quickly what Joe Lenihan was made of. He brought that smile and that contagious spirit . . . that energy and that hustle . . . and that never say die attitude to every practice and



game during those two trying seasons. Regardless of the score, he played each down like it was his last. I knew then that given the choice, Lenny was a guy you clearly wanted on your side—in the game of life as well as in athletics.

As our friendship developed, I realized that Lenny was also a man of faith. God knows you couldn't grow up the son of Joe and Nan Lenihan and not have a strong religious foundation. That was particularly evident in 9th grade when his father slipped while using the electric hair clipper and left a rather large bald spot on the back of Joe's head. For the next couple weeks, Joe was just not himself. He was very subdued while taking his place in the back of the bus and the back of the classroom, praying for that hair to grow. I actually considered telling Lenny to shave his head but then I caught myself—this was a same guy that during the baseball season had to have his baseball hat ordered special from Taiwan because of the size of his noggin—a shaved head just wasn't an alternative. So we prayed together.

On a more serious note, I did see Joe's compassion and sensitivity on many occasions. When Matt Callahan was dying of cancer in 1979, Joe was the guy who would round up a few people to pay Matt a visit at the hospital. In addition, he was always willing to find time for those kids who weren't part of the mainstream. He was a friend to all.

When I think about people who had charisma and presence, combined with the gift of gab, Lenny was in a league all by himself. It was easy to get swept up in his excitement. I can remember a number of Friday nights coming home on the late bus after practice and I'd say, "Lenny, don't bother calling tonight. I'm too tired and I'm definitely not going to out tonight." He would pretend he didn't hear me, and at 6:30 the phone would ring and his persuasive powers would take over. I had no chance. He would tell me that he'd be by at 7:30 and at 7:45 that beautiful dark green '66 Chevelle would pull up and Lenny would be at the door. Being the polite gentleman that he was, he would engage my parents in a rather lengthy conversation, usually something light, like whether or not Jimmy Carter was handling our international affairs effectively. Every parent loved Joe Lenihan. Let's face it, who was a nicer or kinder soul than Joe? In fact, most parents figured nothing could go wrong if Joe Lenihan was involved. But there are a couple things

most parents didn't know: first, the minute Lenny got in the car after saying goodbye, he would begin working on his impression of whatever father he just spent time with. He now had some fresh material to update some of his standard impersonations. He just loved to imitate parents, teachers, and his peers, and he did it as well as anyone. And second, most parents didn't realize that when we missed curfew it was because Lenny took 45 minutes to say his goodbyes. If you needed to be home at midnight, Joe needed to start with his handshakes and hugs at 11:15.

Lenny's charisma and charm also came into play our junior year prior to the spring prom. We had both procrastinated to the point that we were pretty much out of options in terms of securing a date. I had already resigned myself to the fact that we would be sitting this one out. Lenny had other ideas. He informed me a couple weeks prior to the prom that we were going to ask Jenny & Jill from our rival high school, two girls that we had spent some time with as sophomores but had not laid eyes on for about a year and a half. And, he explained, I was going to make the phone call to Jill. This was one time Lenny couldn't get me to budge. So a few days later he called me up, said that he was willing to call Jenny, and told me the least I could do was come over to the house to lend some moral support. I

I can remember walking the three blocks to his house, saying a few Hail Mary's, praying that Jenny would tell Joe to take a hike.

But no. She gets caught up in Lenny's wave of enthusiasm, not only agrees, but convinces Jill that this double date thing will work. A week later as we posed for group photos, Lenny in his spectacular yellow tux with black piping, me in my snazzy powder blue special, I looked into the eyes of Jenny and Jill. They were as shell shocked as I was. Our only saving grace was that we joined a long list of people who had an inability to say "no" to the charm and wit of Joe Lenihan.

When I talked with Ingrid last week, she mentioned how Joe was so good at using his humor to diffuse potentially volatile situations when Megan, Gabrielle and little Joe started mixing it up. And she got me thinking again, back to the high school days when Lenny and I teamed up

to launder the towels for the athletic department for a modest stipend. Very modest. What I always found coincidental was that when the football team practiced in the mud, and all the towels were caked in crud, Joe was suddenly way too busy to make it down to the towel room between classes. So inevitably, I would see Lenny in passing in the hallway. And I'd start gesturing to him with a little attitude "like what's up with the towels? Are you going to pay a visit to that towel room or what?" And with that engaging smile and that "who me?" look, he would launch into one of his animated explanations of his latest and greatest ordeal.

By the time the conversation was over, he had not only smoothed the waters, but he had me feeling guilty that I ever brought up the issue. How could you stay mad at Lenny for any length of time? And I saw him do it to his Dad, when Big Joe would turn to whatever teenager was within earshot, "Hey O'Toole, who does the dishes around your house? Because I can tell you that this guy hasn't washed or dried a dish in months." And Lenny would just give his Dad that big smile, a funny retort, and go right on shooting his jump shots at the nerf hoop in the middle of the kitchen. Not only could Lenny diffuse potential conflict, he was very effective as a facilitator and team builder. And that is certainly why so many people tended to gravitate toward him throughout his remarkable life.

Joe even took his passion for people and communication to new levels. When we lived in the South End after college and it was only the fellas hanging out, Joe would take the paper to the reading room. But he would leave the bathroom door cracked out of concern that he might miss out on an interesting piece of conversation and not be able to offer his opinion. And as much as Lenny would meet new people, make an immediate connection, and become attached, he could also become attached to things. His Honda Civic for instance, his trusty Arthur Anderson briefcase that back in 1985 was on the verge of disintegrating in his hand, a pair of wing tips that he might get resoled 2-3 times, not to mention some of his near transparent boxers.

The more you teased him about these items the more determined he

became to extend their usefulness. He saw it as a personal challenge.

I sincerely doubt there is much that Joe would change about his noteworthy 41 years. He was proud to be a Lenihan . . . proud to be an American . . . He left his mark wherever he stepped foot: St. Thomas the Apostle, Hall High, UConn, Arthur Anderson and KBW. He loved his parents and siblings. He married the woman of his dreams who was his best friend and soulmate. And together they created three beautiful children . . . he travelled the world and he had more friends than anyone I know.

Imbedded in my memory is the last day that I spent with Joe. On Aug. 4 the Lenihans, Caseys and McGanns overlapped for one day at the Cape. He was on top of the world. Vacationing on the Cape and surrounded by his family that he loved so dearly. Certain images stay etched in my mind. Lenny doting on Megan and Gabrielle. Lifting little Joe in the air. Squeezing and cuddling his newest prized possession. That was a site to behold. And that was Joe Lenihan.

He combined a tremendous work ethic, with a zest for life, an appreciation of people, a belief in God, an ability to laugh at the small stuff, and a smile and a handshake that always made you feel like you truly mattered.

The person who summed it up best was Sister. Joan Sirtowt, one of Lenny's former teachers at STA. She said:

"Joe was one of those kids that remain with you long after he has left the classroom. He was a "gentle giant" with a heart as big as himself. He is so much a part of the many wonderful memories that I will cherish from my days at St. Thomas the Apostle. I am saddened to learn that he has left us in this untimely fashion. I mourn his loss together with all who knew and loved him and extend to his dear Mom, his family, his wife and children, my deepest sympathy together with an assurance of my prayers. Our lives have been blessed with his presence. He will live on in my heart as one of the best."

Joe, you had an immediate and lasting impact on everyone who met you. We all admire you, we respect you and we love you. And we will never ever forget you. Thank you.

Joe McGann (friend)

Good morning. My name is Tom Michaud and I first met Joe Lenihan 15 years ago when he and I joined Keefe, Bruyette and Woods on practically the same day . . . It was love at first sight . . . I knew immediately, like most people who met Joe, that he was a special guy. After Ingrid and Joe did a stint in our California office, they moved to Greenwich. I had the wonderful fortune of living in the same town as his family, working with him everyday, commuting to and from work with him for 9 years, and playing with him on some good and not so good town softball and basketball teams. By spending all this time with Joe, I had an opportunity to witness what a truly exceptional human being Joe Lenihan was. Lenny was one of the funniest, most upbeat, enthusiastic, caring and nicest guys I've ever met and he always had a smile on his face.

Over the past few weeks I've had a chance to talk to many people who knew Joe, some close friends and some who were acquaintances only. There is one story that I'd like to share with you that I think says a lot about Joe . . . After needing a haircut for a few weeks I finally found a moment to get to the barber this past weekend. After I sat down the barber asked me how I was doing. I said that I was doing ok but that the past few weeks had been rough since I had worked in the World Trade Center. No sooner did I finish saying that than the barber immediately started to tell me about a customer of her's named Joe Lenihan. She didn't know that I knew Joe and I just listened. She told me what a great guy Joe was. She got it 100% right, she spoke about his warm personality, his wit, his humor, his smile and how kind he was to his girls when they joined him in the shop. This is from someone who only saw him, at most, once every 5 or 6 weeks. Joe was so friendly that you didn't even have to know him well to know what a bright light he was.

What was great about Joe was that his uplifting personality made you feel better. Just saying hello to him could be fun. He always flashed that smile your way. Joe was also an immensely popular guy. Going somewhere with Joe was not an easy task, because so many people would stop to say hi to Joe. When Joe was in our Hartford

office there was an unwritten rule that Joe was not the guy to go to lunch with. Supposedly, Joe knew half of Hartford and half of your lunch hour could be gone by the time Joe walked one block. But Joe was a fun guy to be with. One fellow recently told me about his wedding day a few years ago. He told me that Joe Lenihan was the only guy at the reception who danced with his new wife more than he did. That was Joe Lenihan, fun and gregarious.

And if you were mad at Joe, it usually didn't last long. Every once in a while Joe and I would drive to the city instead of taking the train. One morning I met him at the train station while driving my brand new car. Generously, Joe had thought ahead and picked up two cups of coffee for us. I said thank you and we were on our way. I asked him if he intended to spill any coffee in my new car and he said no. About half way to New York City I hit a small bump, he said I hit the Grand Canyon, and his coffee was everywhere. Joe was very proud of himself that the coffee had only landed on him and not the car, until I noticed half a cup of coffee soaking into the ceiling of my new car. But before my blood pressure could move even a few points Joe was into his routine. While wiping the coffee spot, he explained to me he had used a special judo move that he had seen on TV which had caused the coffee to miss the floor but the car ceiling was not considered an area that needed to remain dry. I really had no idea of what he was talking about, all I knew is that it was funny. As usual, Joe's upbeat attitude and wit had persevered and I was in stitches and of course I wasn't angry.

Let's talk about Joe's world-class wit. My sympathies to the person that tried to go toe to toe with Joe Lenihan in a humorous exchange. It couldn't be done. Joe always had that last zinger. And if he didn't have a comeback, he could always go to Clint. Joe must have been a movie buff because he knew every Clint Eastwood line. Joe probably did impersonations about as well as anyone I had ever met. What I also liked about Joe's sense of humor is that it was always good-natured. Not once in my 15 years of knowing Joe did I ever hear him say something ill about another person. As much as he could undress me in a humorous fashion, I usually felt like giving him a high five afterwards.

Joe combined all of his terrific personal qualities with his acute business acumen and built a wonderful career and reputation for himself at KBW. It wasn't hard for Joe to lead the Fixed Income group at KBW. Being a leader came naturally to Joe and his group really loved working with him. Joe was the type of guy that liked to lead from the front lines rather than the rear. Two years ago Joe was elected to the KBW Board of Directors. I know how proud he was and it was well earned. Joe was a team player and representing the KBW team was a responsibility he took very seriously. There were other talents as well. For example, Joe was the KBW speed walking champion. Nobody walked from one end of the trading room to the other faster than Joe Lenihan.

No talk about Joe Lenihan is complete without mentioning the intense pride he had in his family. Over nine years of commuting to NYC with Joe I've conservatively calculated that I took approximately 2,700 train or car rides with him. Even he and I couldn't spend all that time talking about work. Joe loved to talk about his family. He loved them all so much and was so proud of them all. This sense of pride includes not only Ingrid, Meghan, Ele and Joseph, also known as "the little man", but also his mom, dad, brothers, sisters and in-laws. With regards to his dad, a comment that Joe made to me that I will never forget came after he learned that he had been selected as one of the top 50 Irish Professionals on Wall Street. He didn't take any pride for himself, all he said to me was "I know my Dad", who only recently had passed away, "is smiling up in heaven". About Ingrid, Joe would always bounce ideas off of his train buddies about gifts for her . . . Ingrid, we always chose the more expensive one . . . Joe would tell us about special dinners for birthday's and other happy occasions. And more than once we missed a train because Joe had been standing in line waiting to buy flowers for Ingrid. Over the years I truly enjoyed hearing the stories of family life in the Lenihan household. His tales about their trips to Germany, Ireland and the Cape, for example, could be told in barely enough time for the train to go from Grand Central to Greenwich. Only recently Joe told us how he must have been getting old because Meghan was really wearing him out on those Cape Cod bike rides. I have taken

many business trips with Joe and I can tell you that no matter where we went, Joe always found the time to stop and buy something for the kids. It didn't have to be expensive, but something to let them know he was thinking of them.

Then there was Joe's community involvement. Joe, as a tribute to his Dad's service in WW II, was honored to be a member of the Greenwich Veterans Appreciation Council. Joe also loved Cos Cob School. I know how closely he paid attention to how the girls were doing there and how pleased he was in their progress. Joe really loved being a part of that school. I loved hearing stories about the pancakes breakfasts and I don't think I ever attended a Cos Cob school fair when Joe Lenihan wasn't holding court.

Joe loved being a part of our community and he gave a lot of love to it. Ingrid, Meghan, Ele and "the little man" . . . I know that this community in the future is going to give that love back to you.

There are so many things that I wanted to share with you about Joe, but I don't feel as if I have the time so I would like to rattle them off to you now. I do so in the spirit of remembering that we need to celebrate Joe's life and I hope that in the future, either through communicating with the Lenihan family or through the memory book that Ingrid would like you all to contribute to, you remember some of the fun things about Joe. So hear goes a quick list of memories that I have . . .

Next to "fashionably late" in the dictionary is a picture of Joe Lenihan. Arriving for MetroNorth with more than 30 seconds to spare Joe thought was a waste of time. You could move Joe to Greenwich, but he never forgot his Hartford roots. Boy was Joe proud of being Irish. Was there any other basketball conference other than the Big East? Why did I hear people call him the future mayor of Cos Cob? How can someone from Connecticut root for the Red Sox?

Joe had a nickname or a special way of addressing most of his friends. I'm sure you have some fond memories of your own and please share them with the Lenihans.

And finally,

Joe, we love you.

Joe, we're going to miss you.

And Joe, we are all better people for knowing you and we won't forget you.

Tom Michaud (Keefe, Bruyette & Woods)

Thank you Joe and Tom for your beautiful thoughts on Joe. On behalf of Ingrid, Megan, Gabriele, and Joseph, the Lenihan and the Cosentino families, our heartfelt thanks to all of you for your love, support, prayers, food, and friendship that you have bestowed upon us at this difficult time. Your warmth will always be remembered.

September 11th, 2001 changed our lives forever. Our families will never be the same. We lost a husband, father, son, son-in-law, brother, brother-in-law, uncle, cousin, and friend in Joe. Simply put, Joe was one of the finest persons I will ever know.

My first memory of Joe was probably when he was a baby. He was most likely lying in a crib and I was probably standing over him, no doubt feeling his ears. For those of you who really know me, you understand what that means. From the time Joe was 4 or 5 years of age, we shared a small double bed on 115 Maplewood Avenue. Even though I was 2 years older than Joe, I was often afraid of the dark. Our bed was pushed up to a wall. Before going to bed, Joe would always say to me, "John, you take the inside and I'll take the outside because I know if I don't, we will never get to sleep." Then we would often talk until we fell asleep. At such a young age, he was so comforting and reassuring to me.

Maplewood Avenue was a special place to all of the Lenihans. I remember Joe and I, in particular, begging our parents not to move because we had so many fond memories. Our neighborhood was full of families, children, and friendship. The Foleys, the Knogels, the Keysers, and many more, were all such a big influence on our lives. It was here we first learned how to get along; how to treat one another, and how to be a friend—something Joe was exceptional at. The kind of person that Joe was, is also a credit to the influence and examples set by our parents, Joe and Nan. They taught us many things, but the golden rule was forever etched in the minds of their children.

Early in Joe's life, we knew he was special. At St. Thomas the Apostle, where all the Lenihan children attended grammar school, Joe was the class president of his 8th grade. This was evidence early in his

life that he was a leader. Later on at Hall High School, Joe continued in his leadership role as vice president of the Student Council his senior year. Joe also loved sports and was a tough competitor. He played basketball and baseball at Hall. I remember coming back from college and watching him play basketball. One game against Newington High in particular stands out in my mind where Joe played exceptionally well and as his older brother, I was so proud of him. Joe and I played thousands of hours of basketball together and to see him do so well in that one game was truly gratifying. Furthermore, in his senior year, Joe was involved with drama and had a lead in the play *Cactus Flower*. Also, he was the Master of Ceremonies of the talent show along with Matt Callahan. My mother remembers Joe and Matt practicing their skits in our cellar and how they laughed and laughed while rehearsing.

At U Conn, Joe continued to demonstrate his leadership, becoming a Resident Assistant during his junior and senior years and Head Resident for 2 years while in Graduate school. While at U Conn, Joe had many great memories and met lifelong friends. His education and experiences prepared him for the world of business. After graduate school, Joe took a job with Arthur Anderson. It was at Arthur Anderson that Joe met Ingrid. They quickly fell in love, and I remember Joe saying to me, "Jay, I know Ingrid's the one". On July 3rd, 1988, they were married. Their marriage was everything to Joe. I will always remember how much fun they had together. They always seemed to be joking and laughing—they were truly in love and their marriage was meant to be. Ingrid recently said to me, "Some people come into our lives, touch our hearts, and we are never, ever the same." That's how Ingrid feels towards Joe and I'm sure this sentiment is echoed by all who knew him.

After Arthur Anderson, Keefe, Bruyette and Woods was next for Joe. As Tom mentioned, Joe rose through the ranks of Keefe, Bruyette and Woods to Executive Vice President of the Fixed Income department and was on the Board of Directors. Recently he was chosen by the Irish America Magazine as one of the recipients of its 2001 Wall Street 50 Award. In the article in this magazine, Joe was quoted as saying, "The harder you work, the luckier you get." This quote was significant because it is one that our father

would often say to his six children and Joe adopted it as his philosophy as well.

Joe and Ingrid have three beautiful children, Megan, Gabriele, and Joseph. Joe loved his family. He was truly a great husband, father, and provider. I can remember many times watching him feed, walk, and play with his children. My family and I were fortunate to vacation with Joe, Ing, and the kids on several occasions. Reflecting back on these great times, the effervescent within Joe grew as he took them fishing, swimming, dining or even watching a sunset. His endearing nick-names for his children and his bedtime routines were heartwarming to witness. While reading bedtime stories, he made the characters come to life and his children were filled with delight. His boyhood vitality was ever present. There is a cute story about Joe and Gabriele that I'd like to share.

Joe was to read a story about animals for Gabriele's classroom and they had practiced it the night before. Joe was really excited about it. However, the next morning as Joe and Gabriele were walking into school, Gabriele turned to her dad and said, "Dad, when you are reading the story today, please, no animal noises!" His positive attitude towards life was continual and one I'm sure that he would like to pass on to his children.

Joe was highly intelligent and a man of great integrity. When Joe talked to you or met someone for the first time, he would look you right in the eye and his face was radiant with joy. Joe had a terrific sense of humor and an infectious smile, coupled with a remarkable talent for making people laugh. He always had a word of encouragement and a positive, upbeat manner that left you with a good feeling. Joe had a wonderful talent for making you feel important and recognizing we all had something important to say. It wasn't always what he said, but rather how good you felt after spending time with him.

Joe was great at impersonations. He could imitate almost any language or accent, whether it was Irish, German, Italian, Indian—it didn't matter. Ingrid tells the story about her Grandmother from Germany who did not speak English. Joe did not speak German, but he knew some words and was able to put accents on the right vowels, that when you heard him, it sounded as if he could speak the language. If you can picture this scene—Joe, Ingrid, and her grandmother are all seated at the

kitchen table. Ingrid's grandmother leans over to talk to Joe. Joe nods and says "Ya" at the appropriate times and under his breath he is asking Ingrid, "What is she saying?" Then Ingrid's grandmother waits for a response from Joe and Joe responds. Ingrid's grandmother turns to Ingrid and says, "He sounded GOOD!" giving the impression that she has understood what he said.

Joe loved people. He used his natural skills of inquiry along with his genuine interest in people to learn about them and what made them tick. And whether he was talking to a waitress, a taxi cab driver, co-worker, or CEO of a company, he would always make them feel comfortable. Last Thanksgiving, Ingrid was having a High School reunion. Many of her friends were visiting with their spouses and children. Ingrid and her girlfriends went out to the beauty parlor and Joe entertained the husbands and watched the kids. The phone rang and it was a friend of Joe and Ingrid's daughter who wanted to talk to Joe about job possibilities and to learn about Wall Street. Her schedule was tight so Joe, with his good nature, invited her over right then and there and spent two hours with her. He was never too busy to help.

Joe was an American patriot. He was a member of the Veteran's Appreciation Council. Our nation's military was important to him. He was very proud that his father served in World War II and received a Bronze Star for action in the Battle of the Bulge. Our country was founded on bravery. Our spirit must not be broken over this tragedy. Joe would not want us to lose heart. We must carry on and we must feel the caring arms of God and trust in God.

Last January, my brothers, David, Joe, and I had a chance to feel the caring arms of God when the three of us went on a retreat together at Holy Family Monastery in Farmington. This monastery is a special place and somewhere our parents would go for spiritual nourishment. David and I are so grateful that we had the opportunity to spend this precious time with Joe. We never would have imagined then that this memory would be the treasure that it has become.

On September 12th, our brother-in-law, David, had a vision of my father bringing Joe up to heaven. In today's gospel, we heard from the gospel of John that tells us to trust in Jesus and God. Jesus told us that in his Father's house, there are

many dwelling places and that He would prepare a room for us. Jesus says that he will take us there and we will be home with Him and God the Father. So we should not be afraid of death. Death is not the finish line but a new beginning. Our soul lives on and that is our true personality. So this is the image I choose to think of when I think back to the dreadful day of September 11, 2001. I believe in my heart that Joe is in heaven with my father and many of our family and friends. In fact, his spirit is with us today. I can see his beautiful smile and know he will be there for us when it is our time.

There is one more image I would like to share. Sometimes I need reminders that Joe is in Heaven and I received one this past Friday evening. Father Jim had offered a beautiful mass at Holy Spirit Church in Newington in memory of Joe. During the mass, I could hear a thunderstorm outside. After the mass, as friends and family were greeted at the rear of the church, I had just been speaking to Jean and John Carr. Jean had gone outside and came running back in and said, "John, you have to come out and see something." I popped my head out the door, and I saw this dazzling rainbow. I could hear Joe saying to me, "Jay, I'm all right. I'm in Heaven."

In closing, we grieve so deeply because he touched our hearts so deeply with his magical spirit. Joe was beyond measure—a true hero who generated much light and happiness in this sometimes dark world of ours. We must be strong and pray for wisdom, courage, and love, and pray for our leaders, who will be making some very difficult decisions shortly. God watch over this great country of ours and please may he watch over Ingrid, Megan, Gabriele, and Joseph. Joe, my brother, my hero, my best friend, you will be sorely missed by all of us but never forgotten in our minds and hearts. We will always love you. May you rest in peace.

John Lenihan (brother)

Adam

ADAM LEWIS

Three days before this insane tragedy rocked all of our lives, I was over at Adam's house with my little daughter Elizabeth. Adam and I were sitting outside having a beer and shooting the bull while 2 of his daughters, Caroline and Sophie, and my little girl were playing in the sandbox without a care in the world. At one point Caroline took Elizabeth's hand, led her to the swings and like an older sister, pushed her gently back and forth. They were so happy. We were all so happy. When it was time to go, Adam walked us to the car and as I put Elizabeth in the car seat, she turned and said "bye, bye Adam!", saying his name for the first time. We were both ecstatic. But Adam was more than just ecstatic. He was moved, and I could see that his eyes had welled up with tears. We hugged each other goodbye as we have always done for the past 22 years and I pulled out of the driveway knowing it wouldn't be long before we got together again. On my way home, it hit me just how lucky I was to have been so close to Adam for so long. We had been through everything together and the thought that we would all grow old together made the future seem so bright, so full of excitement and adventure, so safe. But now for some absurd and inexplicable reason, we must now say goodbye to somebody who enriched all of our lives. So it is with the greatest of privilege that I share with you some of my thoughts about and memories of Adam.

I originally knew Adam when we were only about 1-2 years old. Our parents used to live next door to each other in a New Rochelle apartment building. I'm told we were inseparable. But the first time I remember meeting him was at Dalton on the first day we entered 9th grade together. I told him of our long lost past and from that point we became the best of friends, spending our weekends, our summers, our lives together. As everyone knows, Adam was an athletic champion at Dalton. His speed, his agility, his sheer will to win at every sport he undertook was unparalleled by any other. I came to the conclusion that there must have been some sort of turbo-charged engine in his butt because everytime he let out his signature yell or grunt, he would just zoom right by anybody who came in his way, or propel himself to catch any ball that came within 60 feet of him. Who was this scholarship kid from the Bronx? I needed to know more.

One Saturday, I decided to finally take up Adam's offer to come see where he lived. I had been putting it off, because frankly,



being the little Jewish kid from the Upper East Side I was, taking a subway up to Morris Park Esplanade scared the crap out of me. Adam shared a one room, not a one-bedroom, apartment with his father Arthur. There were 2 single beds against the 2 walls at one end of the room and a small black and white TV sitting on a folding chair at the other end. The kitchen was about 6 feet by 3 feet and the little round table in it was where Adam and his father ate dinner together and also where he did his homework. The tub in the bathroom was dark brown and I don't think the toilet had a lid on it. This was Adam's world away from 89th and Park Avenue, away from the limousines

parked in front, the cooks and housekeepers and the \$100 a week allowances. But none of this affected him. He kept his nose to the grindstone and achieved great heights both in his classes and on the field while always managing to flash us his great and warm smile. So when Adam was awarded a full scholarship to Hamilton College, it became clear to everybody that he was not just a champion. Adam was the Rock of Gibraltar.

High school were some of the best years of our lives. The parties, the poker games, the sports events, the camaraderie . . . it was all so fabulous. The names Mike, Adam, Darrel, and Steve and the rest of the gang became almost interchangeable. Nobody wanted it to end. We didn't want to lose or forget each other as we headed off to colleges that were hundreds of miles in different directions. I'll never forget though, the day Adam and I were saying goodbye. He looked at me straight in the eye, and with the utmost of sincerity, told me he loved me. We hugged each other and cried as I told him I loved him too. Deep down though, we were smiling because we knew that this was a friendship that would last forever. And so, it was never a very long time between visits to Hamilton, Tufts or Brown so we could all be together for a few drinks and laughs.

Of course it came as no surprise that Adam excelled both on and off the field at Hamilton. He was a star football player and his academic achievement landed him a great job at the Wall Street firm Keefe, Bruyette & Woods. And while his father may not have been the biggest spender in the world, he never missed a game of Adam's whether it be at home or away. A ten hour round trip was never too far for Arthur to see his son. He was a great father to Adam and they loved each other dearly. A few years later, Arthur

drew his last breath in Adam's arms as he lost his battle with cancer. Adam was with him every step of the way giving him as much strength as he could muster. I can only pray that they are with each other now sitting on a comfy leather couch watching football on a wide-screen TV.

Somehow Adam developed quite a knack for stock trading and over his 14 years at Keefe, became a very successful trader. It always amazed me how, year in and year out, he would take that train from Connecticut to Grand Central and then the subway down to the World Trade Center. The commute was hell and he loathed it. We would often commiserate together about how our jobs on Wall Street were eating away at us. But for Adam, his goal was simple . . . make enough money to have as big a family as he and Patti possibly could. Adam wasn't about fancy wines, designer clothes, sports cars and hi-end stereo systems. He was about his wife and kids. He was about the best education his children could have. He was about horse riding lessons for Reilly. He was about taking Sam to hockey practice at 4:45 on Saturday mornings because that was when the ice time was available. He was about swimming lessons for Caroline. He was about anything that Patti wanted or needed to make being a mom of 4 easier for her. Adam was about the Discovery channel. He was about an old fashioned charcoal grill not a gas grill. He was about marinating his steaks for 24 hours before throwing them on the fire. He was also about very loud burps and other bodily noises. Adam was about music even though he only owned about 5 cd's which he played over and over . . . Simon and Garfunkel, Billy Joel, Fleetwood Mac, Credence Clearwater and the sound track to Forrest Gump. Adam was about Mojacar Spain, the town where his mother Jerry lives. He loved her so much. He was about his sisters Pamela and Kathy. He was about his friends. Adam was about enthusiasm not despair. He was about substance not style. He was about hugs not handshakes.

About 11 years ago, Mike Keden was giving a toast to Adam and Patti at their wedding. I remember him calling Patti a wonderment. At the time I wasn't sure if this was a word or not but I knew exactly what he meant. Patti, we sit here in awe of the strength you have shown over the last 3 weeks. Your poise and sense of purpose for your wonderful children has

been incredible. Nobody here can possibly imagine the pain you must be feeling inside. But as difficult as it is to say goodbye to your beloved Adam, please know that your immediate family has just grown exponentially. We are your new brothers and sisters, we are new aunts and uncles for Reilly, Sam, Caroline and Sophie. We are here for you not just for the next few weeks or months but forever. We love you all and we will get through this together.

Stephen Sander (friend)

I first met Adam in the Spring of 1987, when he was hired by the equity trading desk at Keefe Bruyette and Woods. I was his senior partner, while he was just a 21-year-old kid out of college. The first thing I noticed about him was how much food he could eat. He had some metabolism. He would eat incredible amounts of food, but never put on any weight. He lost his hair, but he never lost his waist. Even when he was full, he would keep on eating: solely for the taste he would say. Of particular note was the manner in which he ate soup. He had this technique—whereby he would place his head just above the rim of the bowl, grip his spoon firmly until his bicep bulged, and then used the spoon like a waterwheel to get the soup into his mouth. This waterwheel motion wouldn't stop until he was completely done. He was also the loudest eater I ever heard.

For 13 years I sat next to Adam Lewis at our job trading stocks. To me, he was a man's man—a real gladiator. To me, he was someone you wanted to share a foxhole with. He was someone you could trust with your life. He applied the same intensity and passion and focus to his job that had made him such a successful high school and college athlete. For Adam, trading stock was the ultimate sport. It was like a war game—and Adam was a great warrior. There is a box score posted every day when you trade, so you know whether you are a winner or a loser. There are no excuses and no place to hide. That simple formula appealed to him because he was a winner. Adam intensely hated to lose. In everything he did, he had a tremendous will to

achieve. He was just so confident, and so mentally tough. That was the Adam I knew and respected.

Eighteen months ago when I decided to leave the firm, members of the trading desk threw me a party. After the usual heavy duty cocktail hour, we all sat down to dinner. Parenthetically—in case you were wondering . . . to the best of my recollection . . . Adam did not order soup. Soon, some of my colleagues, one by one stood up and said how much they'd miss me. You know the usual perfunctory remarks . . . Adam was last to speak, which I found unusual, for Adam was never last in anything. He was obviously trying to find something to say. I remember thinking, 'why wasn't Adam standing up??' Maybe he had nothing to say?? But Adam always had something to say!!!! I remember thinking how hurt I'd be if he didn't say . . . something.

When he finally did rise, he said, in his plain spoken style: "Phil I will miss you the most." And then he sat down with mist in his eyes. You see, after being beside him everyday for 13 years, that's all he needed to say. We had that kind of bond. And now, here we are, and all I can say . . . is that . . . Adam . . . outside your family, I will miss you the most.

Inside that full metal jacket was a man capable of great emotion and tenderness. There was a man who wanted to have lots of kids, because he loved kids; a man who really only wanted to be a high school football coach; a man whose whole life purpose was to love and provide for Patti and the children and his mom; and a man—who his friends could trust, and lean on. For Adam, there was only duty, honor and family.

In sum, to me, Adam was a rock, with a soul.

Phil Cuthbertson (friend)

Time it was, and what a time it was. It was a time of innocence, a time of confidences. Long ago it must be; I have a photograph. Preserve your memories . . .

P.Simon

Übermensch. A philosophy of life propagated by Nietzsche, caricatured by Shaw, distorted and perverted by Hitler, but fulfilled to its true intent by my friend, Adam Lewis. Always striving, always pushing, and always loving. Never failing, never resting, and never acquiescing. Rising above his humanity, Adam gained more from each moment than what his eyes could see, his ears could hear, or his mind could fathom. He was all soul; a will to power that defied his 5 foot, 10 inch physiology.

I can see him laughing now as I allude to Nietzsche while eulogizing his life. It was me who was obsessed with existential philosophy the spring our senior year. So much so that I locked myself away for most of the semester in the recesses of Burke Library, stacking the works of nineteenth century philosophers, as I tried to distill how our age of anxiety had been foreshadowed over a century ago. Needless to say, Adam saved me from quixotic delusions of intellectual grandeur when I began writing letters to the *Spectator* signed Friedrich Nietzsche. It is now, upon his death, that I realize it was him who lived the life I so ardently admired. It was him who knocked on every door, who heaved himself over life's hurdles, who savored even the smallest of life's graces. It was him who took all he was given, and gave back more without measure. It was him who shared without hesitation, who loved without condition.

We met quite uneventfully as fellow teammates on the 1983 football team. It wasn't until our junior year that we would develop a close friendship. We were both the independent type, choosing not to join a fraternity, and thus drawn together as potential roommates. As all alumni and perhaps some current students know, there is nothing quite like the bond that develops between roommates. Unlike friendships of youth, or those developed on the job or on our children's soccer field, a roommate is a 24-hour relationship. You see each other morning and night, through ups and downs, good times and bad, debauchery and despair. For 2 years we spent nearly all of our hours together, at a time when both freedom and responsibility were colliding, when life was becoming ever more serious and, at the same time, a whole lot of fun.

It was during our off-season training that I first recognized one of Adam's many extraordinary traits; his sheer strength. Four days a week, two hours a day, we would retreat to the musty confines of the Gymnasium loft, and work out to the sounds of 1970's "head-banging" music. It was a ritual we looked forward to daily, as if it were game day; the competitors: flesh against iron. What amazed me and Bill Cappelletti (fellow teammate and workout partner) was how Adam, who was 30 to 40 pounds lighter and several inches shorter, could match our strength week after week. I used to ask him how he did it, and he'd say "One word, endorphins." I felt like Dustin Hoffman in "The Graduate"; what the hell does he mean endorphins? When I think of the 10 to 15 minutes prior to walking over to the Athletic Center that Bill and Adam would spend getting psyched up for the workout, throwing the football across the living room or our Carnegie dorm, blasting the theme from "Rocky" over the static of my weathered cassette player, and me laughing in the corner thinking, "They're nuts!" . . . it seems all so logical now. The battle wasn't one of flesh and iron, but one of wills. And ounce for ounce, there was no one with a will stronger than Adam's.

It was this same strength of spirit that allowed him to take care of his dying father, a year after we graduated. Abandoning his Manhattan apartment, Adam would commute a long distance to be with his father while he fought a losing battle against lung cancer. In those last painful months, Adam gave all of himself to his dad; bathing him when he no longer could himself, comforting him through the pain; and at the end, holding him in his arms as he died.

Like many football players, Adam was tough. He looked tough, he talked tough, and he was . . . tough. His high school football coach gave him the nickname "The Wimp" precisely because he was the one player who least deserved it. But perhaps what I admired most about Adam was the way in which he could be so strong and yet so vulnerable; at times a rock, but other times a mush; and perfectly at ease being both. I remember him playing Simon and Garfunkel's "Concert in Central Park" and Carole King's "Tapestry" each day without end, not exactly the music that

motivated you to go out and beat Union College.

Adam was a bit of an exhibitionist. He'd like to parade around the three room Carnegie quad stark naked. He particularly liked to sleep in the raw. I still remember Jeff Skibitski, fellow roommate senior year, being scarred for life having awoke one mild spring morning to an unprepared sighting of Adam's dorsal anatomy. I managed to temper his ways on one occasion when he decided to walk out into the hall in his casual manner. A quick slam of the door and a turn of the lock had him in a panic on the other side, knocking feverishly to let him in. A bit of modesty seemed to prevail for the remainder of the semester. Changing his sleeping habits was a bit harder. I do remember, soon after we graduated, coming back to Adam's first apartment in Brooklyn after a night out in Manhattan. There was just one mattress, and I knew his habits. Without hesitation I said, "I'm sleeping on the floor." But in honor of our friendship, he obliged me and wore some shorts to bed.

When I juxtapose these memories with those of Adam's gentle moments, I once again realize that his physical expression reflected the essence of his soul. I remember the day he met Patty, how excited he was; how comfortable he was about telling me how much he liked her. I remember him talking about his father a few months after he passed away, how he had read a book that had deeply affected him, Jonathan Livingston Seagull, and how he was renewed by a sense of purpose and a will to live life without limits. I remember him sharing even the seemingly inconsequential experiences, like his job as an assistant for a TV commercial producer, how he was awestruck by the amount of detail that was focused on a mere 15 seconds of film. Adam was so generous in sharing his thoughts, his dreams, and his pain along with his joy. He exposed his soul to all those who entered his life.

During the spring of our senior year, Adam and I had dreams of our lives post-graduation. He would be a college football coach and I would be a writer/stand-up philosopher. Sometime between January and June, reality set in and we opted for careers that suited our talents: him a bond trader and me a computer programmer. I remember his first interview

with an investment firm. It was during the spring of our junior year for a summer position with Kidder Peabody. I remember listening to Adam as he responded to the questions of the pressure interview over the phone. The interviewer fired a continuous barrage of non sequiturs in a test of concentration and poise: "How old are you?" "What's 13 times 17?" "Tell me a joke." Adam passed with flying colors. For Adam, it was just another game, another struggle, another fight. He enjoyed competition and he loved to win, not for the feeling of triumph but for the thrill of competition. He was a player, a fighter, a man of action. It is no surprise that he would be quite successful as a bond trader, where the market is a fierce and unforgiving opponent.

When you're twenty years old you are blessed with the stamina to study all night for mid-term exams, the liver to withstand post mid-term celebrations, and the metabolism to gorge oneself on whatever Commons Dining Hall had to offer. It is in this activity that Adam was quite remarkable. Like all good physical fitness regimens, our training program emphasized not only exercise but also diet. As leverage and gravity determine much of the game of football, our main concern was trying to gain weight. Thus our diet was based on a simple principle: volume. Here again Bill and I would watch Adam as he followed us back and forth from the short order grill. He'd eat and eat and eat, and he didn't gain any weight! At the time we felt sorry for him. Several years later we would trade his metabolism in a heartbeat.

Adam's appetite, as you probably would expect, extended beyond the dinner table. He wanted more than a single serving from life. College didn't mark the end of his athletic career. He continued to play organized sports after work, on weekends, and with the same intensity. I remember talking to him a year after he was married after he had torn an Achilles tendon playing basketball after work. He was forced to commute with crutches for several weeks. I remember him saying, "Chris, I just can't do this anymore." But I knew in my heart that he couldn't do anything half throttle. He was out skiing the black diamond trails within several months.

Adam wasn't satisfied with just one best man at his wedding: he had three.

He wasn't satisfied with two-point-five children: he had four, and was intent on having more. His friendships weren't limited to a few picked from different points in his life; he nurtured those of new co-workers and neighbors as intently as those who he had kept since his days at Dalton High School. Perhaps the only relationship he was satisfied having only one of was that between him and his wife, Patty. And for good reason: the two of them together could emanate several times more love than any couple I know.

Besides regressing a bit lately in my thoughts about Nietzsche, I've been listening to the music Adam loved and reading Richard Bach's book about a lonely seagull. The songs are about friendship, struggling through life in New York City, and filled with cathartic expressions of love and wonder. Richard Bach's story is about not following the flock, about breaking through barriers, conquering space and time, and coming to the realization that our bodies are but an idea, in a form we can see; that, in fact, we are all divine.

In the final chapter of Jonathan Livingston Seagull, the hero pleads "don't let them spread silly rumors about me or make me a god. I'm a seagull. I like to fly." Adam Lewis was a man. He wasn't perfect, but he came closer to an ideal than anyone I've known. For me, he was a teacher, a friend, and a soul mate. One might say he lived more in his 36 years than many do in 72. Of course, our appetite for him can never be satisfied, and I know I will go on thinking about him for the rest of my life.

The other day I was holding my newborn son Benjamin, trying to get him to sleep. My mind drifted to thoughts of Adam. My eyes were drawn to the ceramic cross I had recently hung above the doorway to the baby room. Within its borders is painted a great white bird with its wings outstretched. Below it, a verse from the last chapter of Matthew's gospel:

"I will be with you always."

Chris Letta (friend)

I want you to do something for me. This will be the easiest thing you do today. I want you to picture Adam. If you picture him the way I do then you see him smiling, even laughing. Now listen to his laugh in your mind. It's easy, because Adam was always laughing. He lived with such joy. He has such a joyful spirit.

Whenever you need to you can do that, you can picture him and hear that laugh, feel that joy.

I first met Adam in the 7th grade at Castle Hill JHS in the Bronx. Now picture him—a faded jean jacket over a white T-shirt. A set of keys clipped to one belt loop, a red bandanna tied to the other. He was a punk and a pipsqueak—I didn't like him. And he didn't like me. I thought he was cocky and he thought I was a bully.

Well in 24 years of friendship our opinions of each other changed.

During that time we shared lunch so much. We shared almost every summer together during high school and college. Summers at Lincoln Farm, a summer in Colorado, a summer waiting tables at Rock Center in NYC. Over that time we were classmates, teammates and roommates.

We shared our years at Dalton, the athletic success and the academic challenges. We shared the joy and heartache of first loves. We tutored freshman together. We shared the dreams of college and of our future.

We competed with each other and challenged each other. We also beat on each other! I'd whack him, he'd slug me. He'd hit me with a curtain rod. I'd hit him with a broomstick. And the hardest substance on earth is a frozen chicken leg—I know this because he hit me in the head with one.

We shared escapades, adventures and pranks. We got drunk together—at the West End, at the Dublin House at the Farview.

Over the years Adam was known by many names: he was Salami, Spider, Chip and Lewy. And he always called me Hans or just Dude. I can't think of a two-week period in the last ten years when we didn't either see each other or at least talk to one another. We never shook hands, we always embraced.

After college we shared the allure of living large in Manhattan. We'd run in

Central Park after work and we had a deal: he would buy the food for dinner if I cooked. We shared time out in the Hamptons, times together with da' boys up in Vermont skiing. Now you have to know that Adam skied the way he lived his life—in a full tuck, with a huge grin on his face, going straight down the mountain. And when he got to the bottom all he would say is AGAIN!

I met my wife Kristen through Adam and Patty. And together we've celebrated our respective engagements, weddings, and the birth of our children. We barbequed together and vacationed together. We've celebrated birthdays and holidays together. We shared our lives together.

And this punk became a confidant and determined man.

This pipsqueak became pound for pound the strongest man I know.

This kid—that I didn't even like—became a part of me. Not just a best friend, not like a brother—Adam is a part of me.

But understand that our friendship was not perfect. We disagreed, we fought, and we took each other for granted from time to time. But from these imperfections and challenges our friendship became pure. It became UNCONDITIONAL.

Our friendship is unconditional.

Adam would do anything for me and anything for my family. I would do anything for Adam and I will do anything for his family, unconditionally.

Many wonderful things can and will be said about Adam. He was a beautiful man, with a soaring spirit who adored his friends and family and lived such a full life. But there are things that Adam could not do or could not be and you should know these things too:

Adam could not Dance—the man had zero rhythm, but he loved to dance. He loved to dance.

Adam could not eat enough. His metabolism was like his personality. He loved everything about food. He loved to buy it, to cook it and to eat it. One of my favorite expressions of his was: "I'm so full, but now I'm just eating for taste. I'm just eating for taste."

You can't imagine how much Adam could eat just for taste!

Adam could not be more determined. If he was going to do

something he was going to do it completely—body and soul, heart and mind.

Adam could not be prouder of his children. We'd go out for Martinis—big man sized martinis and we'd get to talking about our kids. And I can remember him telling me about them and being so proud that he would cry.

Adam could not be more passionate: about life, about learning, about his convictions, about the love of his family. And his emotions were honest.

And Patty, Adam could not have loved you any more.

He adored you, he cherished you and he had fun with you. And I know you got on each other's nerves the way spouses do—but your love was also UNCONDITIONAL.

Adam would be so proud of the strength you've shown the kids and for the comfort you have given to all of us that have sought to comfort you.

Patty you know that Adam always said things happen for a reason. And maybe one reason he was drawn to you to have as his wife and with whom to have a family is that he saw in you the strength, that if you had to, you could raise them without him.

I can promise you this: the finest hour for the Lewis family is yet to come. I know of four beautiful reasons why. I also know Patty, that you will lead this family to their finest hour. Your devotion and Adam's spirit will guide you.

Well, Adam. We were supposed to grow old and fat and bald together (alright so I was the only one getting fat!). I miss you. I will never forget you—it is impossible to forget what is a part of me. Send me another sign from time to time. Keep smiling and laughing and keep sharing your spirit and joy with us. I love you.

Michael Keden (*friend*)

Mark

MARK LUDVIGSEN

Mark could essentially be described in three words—loyal, honest and dedicated. The countless e-mails, letters and cards we received from his friends and colleagues around the world following that horrific day bear clear testament to those words. He was a wonderful son, an always supportive and protective brother to his younger sister, Clare and a loyal friend. When he promised to do something for anyone, it was done. For Mark, a promise made was a promise kept.

His passion for rugby was well known and his introduction to “The game God gave to man” was on his fifth birthday, in Canada where he was born, when I gave him a mini rugby ball which left all other birthday presents untouched.

Mark was a breath of fresh air and was, at 6'3", truly, a gentle giant. We miss him terribly and will forever.

Karl Ludvigsen (father)

Lud's memory is so clear and vivid in my head. When I think of him, I remember the ear-to-ear grin and the firm handshake that he greeted me with at first Rugby practice two weeks into my freshman year at William and Mary. I was, as most were, immediately endeared to Lud. His warmth, out-going demeanor and his kind-hearted nature were written all over his big baby-face.

I remember Lud's “Yogi Berra” knack for phrases. We all called them “Ludisms”. He once explained that “Children were a lot younger when my dad was a kid” . . . The guy was always good for a laugh.

I remember the quiet and unassuming way Lud amassed half the campus at William and Mary as his close friend and earned himself the nickname the “mayor of William and Mary”. Everyone who knew him saw that “special something” in him.

I remember Lud's generosity. He was always was the first one to pick up the check after dinner, and the first guy to spring for



several rounds of beers. He just enjoyed sharing his hard-earned money with his friends and family.

I remember Lud's golf swing. He never did work out the shanks, hooks and slices that riddled his game. His good nature was the only safe bet over 18 holes and he always kept a great sense of humor. He was always a great guy to golf with, regardless of his score, and he was the greatest dude hang out with on a sunny day on the course.

But Lud is far more than the collection of memories that have been racing through my head for the past week and a half. He has been at the forefront of my mind—but the truth is that he has etched an indelible imprint that will stay with me forever.

Today, I imagine the time he lost. The time we all lost with him in our midst. I can only imagine how life is going to be different without him. When I see him, in my mind's eye, I imagine him last Tuesday morning. I imagine he was one of the hero-types we have heard about in the news.

I imagine him being brave, helping others file out ahead of him. I imagine him assisting someone down the stairs. I imagine him comforting someone not as courageous as himself in their last moment. It is not difficult for me to imagine this, because this is the type of person Lud was when he was with us.

And lastly, I imagine that Lud, right now, is sitting on a couch somewhere, peaceful and at comfortable, watching reruns of some rugby tournament on ESPN. I imagine he has his ear-to-ear smile going, and that he's happy and peaceful. And I imagine he would want the same for his family and friends who he left down here, as he looks over us.

Steven Stanziale, (college friend)

While I never met you (Mark's parents), I wanted you to know that I constantly think of Mark, who recruited me in '00 to play for NYAC. I don't need to tell you how many people's lives, including mine, he positively impacted. He was one of those guys that everyone instantly felt comfortable around and liked—which

I'm sure comes from his upbringing. I just wanted you to know that I constantly think of Lud and try and live my life in a manner that would make him proud.

Lenny Hochschild (*rugby friend*)

I played rugby with Mark at W&M and know the courage and strength that he possesses. I am consoled daily by the knowledge and assurance that Mark, in the most chaotic of moments, was undoubtedly helping others and performing whatever heroic deeds were there to be performed. Holding someone's hand, helping them get to a door or telling them they would be okay. I want you (Mark's parents) to know what a great friend Mark has been to the people who's lives he has touched over the years.

Rob Brown (*college friend*)

When I learned that Mark was being Memorialized by the New York Athletic Club, I knew there was no better forum in which to celebrate Mark's life. After all, I mused, as I thumbed through a notebook in which friends had jotted down reflections, in the words of John Swaney, "Mark's great loves were his wife, his friends and rugby." The question that remained was how to describe the breadth of this love?

How does one commemorate the existence of a human being who exuded such passion for life? How can mere words do justice to the husband, after nine years, still arrived home with a boyish grin on his face and an armful of flowers for my sister, Maureen, the wife he loved so fiercely? How could I make people understand the ebullition that caused my fiancé, Ted, to observe that Mark looked like a "little kid on his birthday" as he watched his bride walk down the aisle on their wedding day just three short years ago? No words could adequately describe the son whose last phone call was to the mother who, despite

his formidable 6'3", 225lb. frame, still referred to him as her "blue-eyed boy." Nothing could capture the manner in which her unfailingly proper demeanor would unravel as he playfully ruffled her hair and embraced her with comedic exuberance. How would I approach the task of telling others about the immense respect he had for a father who taught him to be a gentleman? How does one honor the memory of this big brother who boasted of his sister Clare—whom he called "Cluddy"—for days before I first met her at Tuck Business School. How does one convey the pride of his voice and the flash in his eyes as he regaled anybody who would listen with a portrait of his sister's accomplishments?

I was faced with the torment of memorializing an athlete who wore every bruise and scrape as a badge of honor and a symbol of loyalty and respect for his teammates. I lamented that I have no talent great enough to appropriately pay tribute to this human being who has inspired so many people to give of themselves more freely and love more completely. Ultimately, I realized that the influence Mark has had on those who surround him can only be conveyed by the individual reflections they scribbled with such painful honesty in the tattered notebook before me. So, here in its gloriously imperfect and unadulterated form, is a glimpse of many individuals' attempts to recall the rich memorial and incredible gifts that Mark has bestowed upon their lives:

Mark loved his wife with all his heart and was a devoted husband. Mark was a very outgoing person who knew everybody's name and always looked on the bright side. Big as a house who could hit a golf ball a country mile and opposing fly balls like a freight train. Always had a witty follow-up, even though he often mixed his metaphors—"I'm gonna burn that bridge when I get to it." Mark was very competitive and always exhorted his teammates to work harder. A person all his friends could count on to be there whether it was for a favor or for a cold beer. Mark was a very smart guy who could talk about the lack of NY Giants offense or the Boer War with equal enthusiasm. Stood up for what he believed in and supported his friends. I am sorry that I lost you so soon. I can only hope that one day I will be able to touch people's lives as effortlessly as you once did.

Eileen Kelly (*sister-in-law*)

Mark was my daughter Maureen's husband, but he was a lot more than a son-in-law to us. He was, and still is, the light of my daughter's life, but he was also loved by myself, my wife, our children, our sons in law, and a multitude of rugby teammates and friends. I truly think my wife regarded him as her own son. A day does not go by that she doesn't mention him: how much Mark liked lemon on his pancakes, how much he liked to play golf on a beautiful day, how much he liked to bounce our grandson on his knee. A flood of memories enshrined forever in the deepest recesses of our hearts. The tears that flow spontaneously whenever we speak of him, the hushed telephone conversations late at night when we struggle to understand his tragic death and a pervasive sense of loss all reflect the impact he had and continues to have on all our lives.

I am sure Mark is looking down upon us and praying for us until such time as we are fortunate enough to be reunited with him. He would understand our grief, but he would not want us to be paralyzed or petrified by it. I am sure he would be very unhappy if we were to only mourn him instead of remember him as he was: the boyish grin, the contagious charm, the good looks and his enormous capacity for love. His love for Maureen, his family, friends, music, sports, and all the other aspects of his personality that we cherished and now treasure. The Lord said there are many mansions in my Father's kingdom and if there is one with a rugby field and a championship golf course, Mark will be there. He is safely home in heaven where there is joy and he is at peace forever. If we look beyond earth's shadows we will see him in the everlasting light. Although we grieve his loss, we must rejoice in his memory and the time God gave us as a gift to spend with him. He has called him home, but we will meet again when all the pain and grief is done.

William Kelly (*father-in-law*)

Death is nothing at all
 I have only slipped away into
 the next room
 Whatever we were to each other that we
 are still
 Call me by my old familiar name,
 Speak to me in the easy way you always
 used to.
 Laugh as we always laughed at the little
 jokes we enjoyed together.
 Play, smile, think of me, pray for me.
 Let my name be the household word that it
 always was.
 Let it be spoken without effort,
 Life means all that it ever meant.
 It is the same as it ever was;
 There is absolutely unbroken continuity.
 Why should I be out of your mind,
 Because I am out of your sight?
 I am but waiting for you, for an interval,
 Somewhere very near, just around
 the corner.
 All is well.
 Nothing is past; nothing is lost.
 One brief moment and all will be
 as it was before
 Only better, infinitely happier and forever
 We will all be one together in heaven

We will meet again my love
 A hundred years from today
 Far away from where we lived and where
 we used to play
 We will know each others eyes
 And wonder where we met
 Your laugh will sound familiar
 Your heart I won't forget
 We will meet, I'm sure of this
 But we do not have to wait until then
 I'll just take a walk, look up at the stars
 And share this world once again
 Heaven must have needed another angel...

Submitted by Maureen Kelly

Sean

SEAN LUGANO

September 11th changed all of our lives. Our Sean was missing along with thousands of others.

In the midst of our personal tragedy, we as a family have been overwhelmed by the outpouring of support from our fellow Americans, fellow New Yorkers, as well as many people around the world.

We have heard from Australia, England, Italy and Spain. Strangers who happened to see Sean's picture or heard of our family. In particular we want to acknowledge the tremendous love those of you here today have shown us. We are so grateful for your prayers, your kindness, your notes, your hugs and especially your help in our search for Sean.

You have opened your hearts to us. We thank our wonderful Stuyvesant Town neighbors who lived with our sorrow day after day. The Epiphany Church and school families, Sean's former classmates and teachers. Our extraordinary family here at Xavier and our Loyola College family as well as the New York Athletic Club Rugby Team – also family. The communities of Rathbones and Opal and Sean's co-workers at KBW who have reached out to us and have been so wonderful but who are grieving for so many. Thank you.

Today we celebrate Sean.

Sean — His magnificent smile.

His endearing laugh.

His overwhelming self-confidence.

His great hair.

His sensitivity and tolerance of all.

His generosity.

His love of celebration.

His positive outlook on life.

His love of parties.

His blue shirts.

His competitive spirit.

His self discipline.

His love of Rugby.

His sense of adventure.

His loyalty to his friends and his tremendous love of family.

We welcome you today and invite you to celebrate our Seany.

Eileen Lugano (mother)



I was trying to figure out what I was going to say tonight and many things came to mind. Should I talk about the events of September 11th, should I talk about my two new nieces Katie Sean & Emma Sean, or maybe I should try to make everyone laugh? Should I tell everyone here how Sean was my mom's favorite and she was not afraid to admit it to us?

Should I tell everyone how Sean and I were more than just brothers we were best friends? Should I talk about his effect on my life? How I was his big brother but looked up to him. How I looked to him for advice, strength and confidence. How my life was better with him in it.

Should I talk about how my father passing away had a profound effect on us, brought us closer as a family and how Seany helped keep us that way?

Should I talk about how he touched everyone's life around him whether it was at rugby, work, school or the bars? Do I mention how he never turned down a party? He used to say, "if he was important enough to someone to be invited to something he would let them know that they were important enough to him to attend."

Then I thought I would get up here and tell a few funny stories. Do I tell the one about my parents making Sean take charcoal pills, because he stunk the house up? Do I tell you about the hungry-like-the-wolf dance he would do whenever heard the song or the Halloween when he made the guys that he was working with dress up like the Bay Watch girls? The trip to New Orleans for Mardi Gras, just for one night, or the naked bar slide at the Drift Inn that ended with Seany jumping on the back of a complete stranger?

There were a few that I thought were funny-but a bit scary.

His infatuation with this pair of Elvis sunglasses.

The way he thought the world would end when they took Seinfeld off the air.

His strange love of tools and Home Depot.

His favorite movie being "When Harry met Sally"

Speedos!

His theory on man strength.

The way he played air guitar to John Denver songs like he wrote them himself, and the way he wore nothing but Khakis and blue shirts.

Then there were a few things I wanted to say that I admired about Sean. How competitive he was! What a great rugby player he was! What a great leader on the field and in life. The happiness and success he found at work, and let's not forget—the looks. The kid was a stud. I mean the guy walked around calling himself Mel Gibson, and I think he really believed it. And his smile, a smile that I don't think anyone will forget.

The smile that lit up a room and made everyone feel like they were part of his team.

Then I figured out what he would want me to say up here. He would want me to remind everyone about something we learned ten years ago, when my dad passed away. And that is how precious life and living it is. He would want me to remind you the value of family and friends, and the importance of making a difference in people's lives, and leaving your mark on the world while you can. He felt all this because we knew in the middle night or on an early Tuesday morning. You never know when that opportunity may be lost.

Seany used to say in his best Harry Harrison your morning mayor voice "You should unwrap each day like a precious gift" and I truly believe that.

John Lugano (brother)

When my mom asked me to speak I had mixed feelings. I felt honored, sad and confused. I started to think of every Sean story I could, but then I realized we were going to be in church, so I scraped about 80% of the stories.

To be honest I could tell you one hundred stories a day but that still wouldn't be enough to express how I felt about him. Sean was my brother, my friend, my teacher and my teammate.

Just by the turnout here tonight I can tell all of you felt this way about Sean too. He made myself and everyone around him better people. Whether it was with actions or words he always brought the best out of people. Sean literally would make you try to do the best. An example I

am taking tonight is everybody stood up, sat down, stood up, sat down. Normally the Lugano family doesn't have a problem with that because Sean is the one that stands up when we have to stand up and sit down when we have to sit down.

I was given a poem today that may sound a little vengeful but I would like to share with you. The poem was written by Herman Melville for Abraham Lincoln "There's a sobering of the strong and a pall upon the land. But the people in their weeping bear the iron hand". Just by knowing Sean for even one day, we have all been given the Iron Hand.

Michael Lugano (brother)

I miss Sean very much. I speak for my whole family when I say that not a day goes by without thinking of him. Our memories of Sean still so fresh in our minds. Moments of the day go by and you almost believe it isn't true. I see something funny on T.V. or hear a great story and I just want to pick up the phone and call him. I hang out in Rathbones and I just know he is going to meet me there. I go to Mike's NYAC rugby games and some part of me feels that he is going to be there too. But then it becomes real again and I know he will not be there.

Sean will not be there to greet me with his unforgettable smile and great big hug. He will not be at Mommy's on Sunday for dinner. I will not hear him laugh anymore. I will not hear his funny jokes or even speak to him in movie lines. All of these things now memories.

Memories like playing T.V. questions at the dinner table or going fishing with Daddy. Memories of watching him play football and rugby. Seeing him graduate from high school and college. Memories of the great times Mommy, John, Steph, Mike and myself had with him. All the family dinners we went on and how much we would laugh. All the times we stayed out late in his and Johnny's bars. These memories will be in my heart forever.

My Aunt told me once that when you grieve over someone's death you are

really grieving over the future memories that you will not have with him or her. This statement made me remember Sean and how special his short time was with us. Sean has given me so many great memories to fill my heart with and I would like to thank him for it. Seany I love and miss you.

Kristen Lugano (sister)

"Hero's get remembered, and legends never die." My cousin Sean is a legend. He will always be remembered by everybody who knew him and he will be remembered with lots of heart. Sean was a great guy. With his blue shirts and sparkling smile, everybody who didn't know him would probably want to meet him. You can probably tell he had a great smile and was a great guy without even meeting Sean, because he would treat people the way he wanted to be treated. I will cherish that forever. I miss you and I love you. I will never forget you.

Matt Saffko (cousin)

It's great to see so many friendly and familiar faces here tonight to remember our friend Sean. What a tremendous tribute. It reminds me of Seanypalooza all over again. For those of you that were not within a 200 mile radius of New York, Seanypalooza was the self-anointed name of Sean's 25th birthday party . . . thrown by Sean . . . in honor of Sean.

I remember two other college buddies, Greg Ciaverelli and Chris Lloyd and myself had just gotten off a train to the Hamptons for this party, and we hopped in a cab to find the Drift Inn. Thirty seconds into the cab ride, we heard a radio commercial for the Drift Inn. Of course, at the end of the commercial, the announcer said, "Welcome everybody in town for Seanypalooza!" Only Sean. Consequently, when we did arrive at the Drift it didn't take long to find

Sean. He was standing on the bar doing his best "Country Roads". The kid knew how to have fun.

But more than that, Sean forced those around him to have fun also. It was this ability to bring joy to others that truly made Sean unique.

I met Sean freshman year at Loyola and he taught me a lot. He taught me a game I had never seen played before, and he taught me to love it. He taught me about devotion to family and friends at a level I didn't think was possible.

I first saw this devotion to his family our freshman year when Sean's father died. I sat with Sean that Sunday morning and we waited for John and Mike to come to Baltimore to bring Sean home. It didn't look like Sean had packed a lot of clothes. The holidays weren't far away, and I suggested that Sean pack some more things . . . that maybe it was more important for him to be at home with his family than worry about finishing the semester.

He stopped me there. He assured me he would take care of his mom, sisters, and brothers, but he was not going to stop living his life. Nor would he let his family stop living theirs. I saw where he drew his strength and devotion from later that week when I spent time with his family. You are a remarkably strong family.

And when I wondered what to say or how to act tonight, I remembered something Sean had told me at his father's wake. I think Sean was going through that internal conflict that many of us feel at these times. An immense sadness at his loss, but also a sense of happiness to be surrounded by his friends and family. Naturally wanting to bring joy to a situation, he told me, "When I go, throw a party. Roll in a keg if you have to. Get everyone together and take turns telling stories about how great I was!"

I think Sean would be proud, because tonight will make the 4th or 5th celebration since we lost him.

One of the greatest compliments my father ever gave me was when he told me how impressed he was by the people I chose to surround myself with and call my friends.

Tonight I wanted to share that compliment with each of you. Because you chose one of the best when you chose to keep Sean in your hearts and in you lives.

So although we're sad tonight, remember the smile, remember the joy

Sean brought us, and always remember to have fun.

Kevin Leahy (friend)

Stand Tall—Be Proud (Kia Kaho)

*On a day the dawn sky held the dual
colors of darkness and light, the brightness
triumphed and the sun of the day
thereupon threw its light around a child.*

*A boy named Sean looked about
and took in the world around him,
and hastened to discover all he could
about life and living, friendship and good.*

*And as he lived and grew,
nearby a bright and brilliantly-colored
violet stood,
proudly standing in the crevice or a dark
foreboding rock,
a beauty amongst darkness for those who
would discover it.*

*In the light of day, in the greenness of his
youth and the fields,
the young man rambled and painted and
played,
challenging life to give him more,
while spreading his charm and smile and
passion
like a cool passing rain shower amidst a
sweltering afternoon.
Against nature's impression of hope and
beauty,
dusk pushed its way into the sky,
and its accompanying tempest pulled away
the resilient violet
as the cold rock and the dark sky looked on
without remark.
Yet on its flight,
scores of its seeds poured over the receptive
earth,
spreading its memory and inspiration,
implanting its forever image many times over
for generations to come.
We played the final match
and celebrated the final win,
and in the evening you charmed us all
as if you knew your eternity was soon
to begin.
Your splendid purpose done, the eyes*

*and smiles
left the earthly accolades and legacy behind.
your last impression gave us the very best of
who you were
as you set forth towards the ultimate
journey.
And as you found your new address
And swaggered around, mingling with
the crowd
You found a space comfortable and inviting,
near a heavy-set, balding man with an
enormous laugh
and a massive smile.
You settled down next to him, and it felt
good—great,
And sliding under a big friendly arm, warm
and familiar—
you think to yourself—
I think I'll stay here for a while.*

Mike Tolkin (coach and friend)

Mike

MICHAEL McDONNELL

Michael P. McDonnell, 34 was a senior vice president and controller/director of accounting. He attended Stony Brook University as an undergraduate and during his five years at KBW he completed his MBS at Baruch College. We knew Mike as the jack-of-all-trades. His vast knowledge and understanding of the financial industry made it easy for him to relate information to us in a comprehensive manner.

Mike's sense of humor is what we most remember him for. Whenever the stress of the job started to accumulate, he would always smile and say his favorite phrase, "I love this job!" Mike's laid back personality made it easy to work with him. He was a great leader and was well liked, admired, and respected by all his peers and employees.

Mike loved his family dearly. He was a proud dad of two sons: Kevin and Brian. He was also a wonderful husband to his wife of eight years, Cheryl McDonnell. In addition, he was a big sports fan. He enjoyed talking about the Jets and Mets especially when he attended the games.

After waiting for years, he had recently gotten season tickets for his beloved New York Jets football team. Michael looked forward to sharing them with his sons as they got older. He also loved to read them a story at bedtime and roll around with them in a wrestling match called "Daddy Monster" when he got home from work. Michael, Cheryl and family had recently moved out to the suburbs of New Jersey and were enjoying home ownership.

Mike will be remembered for the enthusiasm he had for life. He is missed greatly and will always be in our hearts.

(Keefe, Bruyette & Woods)



Mike McDonnell was one of my closest friends. We met in college at Stony Brook and we remained close friends since. We were Jet season ticket holders together, our families vacationed together, we were fantasy football partners and our children loved playing together. I miss McD (as we called him) deeply. It still bothers me today. Every Monday after a Jet game I instinctively look to the phone as I expect our weekly Monday morning conversation on our favorite football team. I miss meeting him for lunch down at the WTC, as we often did. I remember the last time I saw him.

Opening Day—Jets at the Meadowlands on

Sunday the 9th. I still smile at his memories.

I smile a whole lot less these days.

I truly wish I could speak to him just one more time. Just a normal conversation like we used to have. Just a chance to revisit those good times once. Another friend of ours from Stony Brook wrote a poem for McD and unfortunately we didn't get a chance to read it at his mass. I've included it below.

Goodbye McD. We all miss you.

John Barnett *(friend)*

We were all so young
and so much alive
Most of us met
by 1985
All thrown together
as if it was fate
Living with each other
in times so great

We were all so young
and having so much fun
Doing all the things kids do
when they're only 21
Life was just a big party
especially on G2
But I'd begin to wonder
would it be me or you?

We were all so young
no one seemed to care
The day would come though
when one wasn't there
When we met we were boys
but we'd grown into men
We were all so lucky to have
such a good group of friends

We were all so young
but starting to get older
With jobs and families
we saw the world get colder
But with the Jets or Mets
and even fantasy games
our circle of friends grew
with a host of new names

We were all so young
but I knew it had to end
There would come a day
when we'd lose a friend
Not now though
it was much too soon
If our lives were a calendar
this would only be June

We were all so young
but as years passed by
getting together was so easy
we didn't even have to try
One last great weekend
golf, Cooperstown, a few beers
We thought we'd be doing this
for many more years

We were all so young
but it finally ends
God chose to take
one of our best friends
No one knows how
and not even why
One thing is certain
he wouldn't want us to cry
He was too optimistic
always in a good mood
We can honestly say
we never saw him brood

We were all so young
in our circle of friends
It now has a hole in it
which no one can mend
Our circle may have broken
on September 11
But take comfort that McD
will watch over us from heaven

Alan Harker (*friend*)

Dan

DANIEL MCGINLEY

The hardest thing for me these past few weeks has been thinking about how I can, in a few short minutes, give Dan the honor and respect he's earned in his 40 years with us. I think when I realized that it was an impossible feat, I promised Dan that I would give it my best in hopes that I would somehow come close.

So many, including all of you who are here today, have been touched by Dan in such a profound way. It's these good things that we all must reflect on here today, and always.

I have known Dan for 39 of his 40 years, my Irish twin, as mom used to say. And I will tell you, it has truly been my pleasure.

Danny, the oldest son of Connie and Dan, was big brother to myself, Tommy, Dennis and Mike. And although all of us are unique in our own way, I think we'd all agree that Dan was someone more than special. This, I sincerely believe, was due to his God-given gift—his fierce belief and faith in our Lord and life everlasting.

I remember as children, we did the normal stuff kids do—played sports together, went fishing, camping, played "kill the guy with the ball" in our mother's living room. There was another game we played in mom's living room. We really didn't have a name for it, but I guess you could call it "the mass game." Dan would play the priest, Tom and myself the altar boys, and Dennis and Mike would be the parishioners. They would come up to receive Ritz crackers during communion, the highlight of the game. To me it was evident at an early age that Dan was destined for a greater purpose; he had a calling.

After his grade school years at Sacred Heart in Haworth, Dan went on to graduate from Northern Valley Regional High School Demarest and then from Seton Hall Seminary with a degree in theology. It was at Seton Hall where Danny realized his special calling. His calling, it turns out, was to meet and later marry his sweetheart, his soulmate, the love of his life, Peggy Donohue. The loves of his life would soon grow, as together they went on to have five beautiful children, Terrence, Maddie, Peter, Anne, and Patrick.

Dan's family and faith were really his whole being, what he lived for. But he also had other passions: sports, his friends, singing "Danny Boy" or "The Fields of Athen Rye" at parties, a fine meal topped off with a nice cigar and his favorite single malt scotch.



And believe it or not, he had a passion for his career on Wall Street. He seemed to love everything about it—his firm, the people he worked with, the dynamics of the markets, even his commute with his Ridgewood buddies.

Dan used to love to dress the part as well. Always dapper in his wall street uniform, and, yes, down to the occasional bowtie and suspenders. I remember Danny's darkest day on wall street. It wasn't the crash of '87, it was when Keefe went dress-down. Dan helped me get my first job on a trading desk alongside him at Advest. (I was hired over the phone, no resume, no interview. I guess they figured if

he's Dan's brother he's got to be o.k.). Although Danny didn't have much at the time, he made sure to send me out with his new credit card to some store called Brooks Brothers. There I purchased my new street-worthy suit and tasseled shoes compliments of Magoo. I didn't know if he made that gesture because he was a caring big brother or he was afraid I would embarrass him at work with what I had in my closet. He never did ask for the money back, and I have come to believe he did it because he cared.

These two words seem to sum up much about Dan's life: "He cared." But Dan was also active in the things he cared about. He was active in this parish, in his children's athletic teams (hockey, soccer, basketball, and lacrosse), his Irish heritage. I don't think Peg, Dan, and the kids missed a St. Pat's parade in years. Recently, within the past 6 months or so, Dan and Peg attended an Irish black tie event in one of New York's finest hotels. I remember how proud he was when he said, "If only Grandmom could see me now."

Danny was a member of The Security Traders Association of New York for more than 15 years. He rose the ranks to become a senior vice president at his firm Keefe, Bruyette and Woods.

It has also come to my attention that Danny was the newly elected president of the S.T.A.R.N.J. (Security Traders Association of Ridgewood New Jersey). From what I understand, this organization meets Friday evenings across from the train station at Smith Brothers Pub, down the road from here.

Danny never seemed to worry, but always had a deep concern for all of us. A couple of weeks ago, I had an experience that reminded me of just that, and I'd like to share it with you. As I stood talking outside with my wife Jen and my mother-in-law Camille, we noticed a pure white dove flying above us. It slowly

swooped down over our heads and then rose up over the house. I cried, not out of sadness, but because I knew it was a sign from Dan that all was right with him and that we should not worry. As Dan used to say, "Leave the worrying for the pagans."

A great Catholic, a great Irishman, son, brother, husband and father, Dan was blessed with a great family, great friends, and now a great legacy.

I know Dan would say, "I am now where I've worked my whole life to be. Peace be with you, and God bless all of you."

Over the years Dan has sung "Danny Boy" on numerous occasions for all of us. Now, please join in as we sing "Danny Boy" for him.

Marty McGinley (brother)

S

peak from the Heart

- Today we talk from a Broken Heart; the pain we all feel is too much for words. I thought I knew what a broken heart was. I really did not know until now.
- When Peggy asked if I would speak at today's service I said without hesitation, "it would be an honor:" it is the biggest honor ever bestowed upon me.
- As I thought about the service for Danny there were three things that kept reoccurring in my mind:

1. Observations – SAY TWICE
2. Memories
3. Beliefs

OBSERVATIONS—WHAT HAVE WE BEEN PRIVILEGED TO SEE??? WHAT HAVE WE OBSERVED???

- We all observed Danny's tremendous/enormous love for his family
- 1. Peg . . . Peg and the kids were his life. They were the essence of his being
- 2. We observed Danny's tremendous/enormous love for his father Dan, his mother Connie, and his brothers, Marty, Tom, Dennis and Mike
- 3. We observed Danny's tremendous/enormous love for the Donohues, Terrence his father-in-law, Alice his mother-in-law, Ellen, Liz, Mary Lou, Nancy, Bobby and Terrence
- 4. We observed Danny's tremendous/enormous love for all the brothers-in-law, sisters-in-law, nieces, nephews and cousins.

5. HE LOVED FAMILY; HE LOVED BEING AROUND FAMILY, HE LOVED BEING FAMILY

- We observed Danny's tremendous/enormous love for his friends. Always a kind word, always available to help, always a FRIEND
- We observed Danny's tremendous/enormous love for the game of hockey . . . what a wrist shot Danny had!!!
- We observed Danny's tremendous/enormous love for his HERITAGE . . . he LOVED being IRISH. He LOVED IRISH music and songs. He LOVED TRYING to sing Irish songs. Oh that KARAOKE machine.
- We all observed Danny's tremendous/enormous FAITH; it was total, it was unconditional, it was unyielding, it was unwavering. Danny had more FAITH than most of us could dream about. On that Tuesday, amongst the rear and hysteria, I believe, with all my heart, that Danny's FAITH, His remarkable FAITH provided him the power to bring calm and peace to those around him on the 89th floor. He led them in prayer, comforted them, and told them not to be afraid; GOD will help them. He worked his beads. He truly was a messenger of GOD
- Over the past four weeks, we also have observed tremendous strength, unquestionable courage, total commitment, and additional FAITH that is unbelievable. We saw an angel of GOD right here . . . Peg, we are in total admiration of your resolve. It is a testament of your partnership, your marriage with Danny, your love for Danny and his love for you . . . LOVE DOES CONQUER ALL.

MEMORIES, SO MANY ALL GREAT

- Family/Friend gatherings; living next door we were always invited . . . the McGinley's, in a very short time, became our extended family
- 1. The music, the songs and the singing . . . Danny did most of the singing
- 2. Laughter, happiness, and joy
- 3. LOVE. You never were with Danny and Peg and not feel LOVE. If you didn't feel it you saw it.
- 4. MAJOR GATHERINGS
 - Graduations, communions, big time anniversaries, big time birthdays
 - This is when Danny would get out two cigars and give me one. We would sit back and puff away and

watch the chaos; we would watch our kids running and playing, the family members laughing and eating, listen to the singing and some times the dancing. And while all this was going on Danny and I would invariably say one, if not all, of the following: "LIFE IS GOOD" "IT DOESN'T GET ANY BETTER THAN THIS" our favorite. "I WONDER WHAT THE POOR PEOPLE ARE DOING TODAY???"

5. Steilen AVE . . . Danny loved Steilen Ave and the people who were his neighbors
 - The block parties and the roller blading; this is where I first observed Danny's great wrist shot. NET . . . POST-POST-CROSS-BAR. It was quite impressive
6. Mimi, the boys and I have talked about this for quite a while. One of the best things that ever happened to us was having the McGinley's move next door; our house was theirs and their house was ours.
 - If you needed something just go in and get it; juice, soda, whatever.
 - I don't think I spoke to Danny more than 10 times by phone; deck door to kitchen window. Conversation while making our kid's breakfast.
7. HOCKEY
 - Doug Brown
 - Those IRISH EYES as big as hub caps
 - Cost
 - Wimps
 - The girls, you ask Peg first, no you ask Mimi first
 - Plan . . . we do love hockey, but we need to get in shape and lose weight
 - Did not lose weight but we did gain; we gained friendships; unbelievable friendships. To the hockey guys; Danny considered you guys some of the best friends he ever had. Always remember the call, "MONDAY NIGHT IS HOCKEY NIGHT"
 - WHAT A WRIST SHOT!!!

BELIEFS

- I called Danny a messenger of GOD. I truly believe he was. Danny's message to us was FAMILY, FAITH AND LOVE. Is that not what God's message is . . . the FATHER, THE SON, AND THE HOLY SPIRIT. Danny served GOD so completely and so totally as a husband, as a father, as a friend, as a co-worker, as a teammate, and as a neighbor. I can't help but believe that upon arriving at the pearly gates Danny

did not see St. Peter there to greet him.
 GOD welcomed him. Moreover, I am sure
 GOD reached out to Danny, pulled him so
 very close to his breast and said, "Of all my
 children you are one that I am most proud.
 You did well Danny, you did me proud.
 Welcome to the kingdom of heaven"

- Yes, Danny had a real good wrist shot.
 However, he had a shot that was so much
 better; it was his BEST shot. He gave his
 BEST SHOT every single day for Peg . . .
 he gave his BEST SHOT every single day
 for all his family, he gave his BEST SHOT
 every single day for his FAITH, he gave
 his BEST SHOT every single day for his
 friends. And for all of these he scored
 BIG TIME GOALS.
- We all have broken hearts, but they will
 not be broken for long. Danny is in each
 one of our hearts RIGHT NOW and will
 be there forever. He will mend the break,
 he will take away the pain. And our
 hearts will beat more strongly than they
 have ever beaten before. This is the
 STRENGTH of Danny's FAITH; this is
 the POWER of Danny's LOVE.
- We were ALL SO BLESSED to have had
 Danny in our lives. We must never forget
 how special this time was and how special
 Danny was and IS. He will always be
 with us, he will always pray for us, he
 will always watch over us, and he will
 always love us.

Danny will make sure the road
 always rises to meet us, And he will make
 sure that the wind will always be at our
 backs, He'll see that the sun shines warm
 upon our faces, and that the rains fall soft
 upon our fields

*Until we meet again dear Dan, May God hold
 you in the palm of His hand.*

GOD BLESS YOU PEG. GOD
 BLESS YOU . . .

And God bless you Danny. I'll
 miss you terribly.

Bob Basso (friend)

Lindsay

LINDSAY MOREHOUSE

As I stand here today, I realize that I represent every parent's worst nightmare.

But I also stand here today as a very joyful parent. A child is a gift from God, and in Lindsay, I received a wonderful gift. I have only one child, but she has been both my pride and my joy.

I rejoiced in her achievements on the tennis courts, in the classroom, in her short-lived career, and most importantly, in the person she had become.

But my pride came from the manner in which she achieved. Lindsay had courage and perseverance . . . she was a very special and caring person who wanted to excel but never at someone else's expense (except for on the tennis court, of course). She was a gracious winner and a gracious loser. She was a perfectionist of sorts, and gave every project, paper, or tennis match her utmost effort.

Lindsay was a great organizer and certainly a party animal, and dancing Queen. I remember all the tickets to rock concerts which she bought on my credit card! Lindsay was a very giving person, too giving I think at times.

I can't say where this comes from, but Lindsay from the time she was in grade school, had a sensitivity and caring for those less privileged than she. At Greenwich Academy, she was the one in her class to befriend their first inner city student. At St. Paul's her close friend was the student from a better chance program, whose Mexican family she visited in Los Angeles. And most recently, only last Thursday, she excitedly called to say that she had been accepted to become a big sister in the Big Brother/Big Sister program in New York. She told me that she wanted to make a lot of money (or better yet, marry it) and then devote her life to underprivileged kids. Yes, I am extremely proud.

I will always cherish the years we won the pine orchard club doubles championship. What a joy to play a sport with your child, and have so much fun and success doing it! Of course, for at least 10 years I have been trying to get her to learn golf. She always declined, saying it was a stupid game. Well, this summer, she was invited to play in a corporate golf outing and had to decline because, of course, she hadn't heeded my advice! As I told her, a bad day on the golf course is better than most good days in the office. Guess what . . . she played her first



nine holes of golf with me on Labor Day weekend.

Lindsay was a wonderful gift giver, and I will miss the many presents I received from her throughout the years. Somehow, she always gave me exactly what I loved or wanted . . . such as the tickets for Lion King that she bought as a surprise last February. Of course, she told me they cost her a fortune and not to expect anything else for the rest of the year, but at Easter, my beautiful tulips arrived, and on Mother's Day, a huge tin of Stew Leonard brownies.

Perhaps because we were together by ourselves for a number of years, we formed an incredibly tight alliance. And yet when I married Dale, she

embraced him immediately with open arms. A true story . . . from the time she could climb out of her crib, she would run into my bed every night. Of course, I know that Dr. Spock said to return her to her own, but after many days of my falling asleep in her bed, I caved in (as I would do for many years on many other matters). And so for the next 4 years we slept together every night (with her being the last to turn out the light). But on the day that Dale and I got married . . . she returned to her own bed.

Dale has been a marvelous stepfather, introducing her to so much and being so instrumental in her development and tastes . . . business, economics, expensive automobiles. And he was absolutely her most devoted tennis fan. Dale nicknamed her the Queen, because I already had the nickname "the General" from my brothers and father since I was a kid (I can't imagine where they got that from). But Dale knew who ruled our house—and who can command a general any better than a Queen? You'd have thought she'd have been insulted, but she loved the nickname that suited her so well and it stuck. And so Dale lived with a Queen, a General, and a female cat.

What a guy!

Lindsay had a more serious personality than I, and of course, I was always embarrassing her. But I like to think that inside, she thought I was fun. I was guilty of calling her on average three times a day. And then, not too many months ago, Lenny came into her life and I managed to restrain myself when she visited him.

I truly know how much Lindsay loved me. From the time

she was two, we talked about being a team that could accomplish anything together. This General and the Queen made a wonderful team. Lindsay loved her family very much, and we will all miss that love. We had her for only 24 short years. But it gives me great comfort to know that, at this time in her life, she was the happiest I'd ever known her to be. May she be in a better place. She deserves the best!

Kathy Maycen (*mom*)

Hello, my name is Sarah Stapleton and I am Lindsay's cousin, although to tell you the truth we were both more like sisters to each other. I want to thank everyone for coming it means so much to the family and Lindsay as well. I was sitting down a little while ago trying to figure out what to say when I realized that what I really needed to do was talk to Linz, so I wrote her this letter which I want to share with you all as my part of this special service.

Hey Cuz, what's up?

I can't believe I'm sitting here in my dorm room writing a speech for your memorial service, it just doesn't seem fair. We were supposed to grow old together, get wrinkles together and maybe even get married, eventually. I mean we had already planned to be each other's Maid of Honor at our weddings. You made the decision so easy for me when you announced this over three years ago, and now you're gone.

Anyways, I'm sitting here writing and I want you to know that I'm listening to a group called Henry Ate from South Africa, and I was so excited to bring the CD back to you so that you could get into a new group, possibly wean you off of Seeking Homer, just a little, maybe? I think you could have gotten into it.

I brought you back a bracelet from South Africa. I drove Mom nuts trying to figure out what to get you. I remember the last time we were together when you came for Sunday brunch and tennis the day before I left for South Africa. Kath, You, Mom, Dad, and I had a good time playing tennis, didn't we? Despite your hangover

you still managed to beat Dad, which, of course drove him nuts and entertained the rest of us immensely. We Stapletons will never loose our competitive streak. You were always really good in that area weren't you, Linz? Anyways, before you left that Sunday you told me to write you a postcard, and of course I told you that I'm not very good at that stuff, so you instructed me to bring you back something cool.

Well, I spent two days at this little outdoor market and many sleepless hours trying to figure out what to get you. I knew that if you said "get me something cool", you meant it, and that I had better bring the Queen back something that would make everyone jealous. So I brought you this bracelet. I hope you like it.

Linz, I want you to know that I'm going to take care of the General for you, so don't worry. And if you could only see this Church now you would know how many people love you and just how special you are. But just for a moment, I'm going to be selfish and tell you that I'm really going to miss you cuz, and even though I never got to tell you while you were around, I've looked up to you since the first time we met. You must know Linz, that I've been tagging after you my entire life. Too bad I never quite caught up. When you lived in Greenwich and went through your tomboy phase. I tried so hard to do the same with all of the hand me down clothes I got from you. I even tried to like Jon Bon Jovi, but alas, I was not as much of a child of the 80's. You would be happy to know that I do listen to him now. And when you moved to Florida and went through your health kick, I tried so hard to do the same, but I had to draw the line at frozen yogurt, I just couldn't do it Linz.

But I want you to know that these past few years I've come to see you as my sister, and I know you feel the same. You were always so wonderful, even when I knew you were just trying to get your way. And just between us Linz, I'm still proud that I refused to get your teddy bear, Mr. Bloster, from the attic that night two years ago, after you had left him up there. I had to put my foot down at least once, right? Although, to tell you the truth Cuz, you could always get me to do whatever you wanted, and you knew it too. You always expected so much from your friends and family Lindsay, but you always gave so much more in return.

I am never going to get over losing you Linz, but I hope you have heard this, wherever you are, and know just how much you meant to me and everyone else who you touched. I will always be able to shut my eyes and see your bright face and hear you saying, "hey cuz". So you take care Linz, and don't be a stranger.

A big hug and kiss.

Love always,

Sarah Stapleton (*cousin*)

Let me begin by introducing myself. My name is Jill Thompson, and I'm a friend of Lindsay's from St. Paul's and also Florida, and most recently, I became Lindsay's neighbor in NY when she moved into my apartment building.

I had so many bonds with Lindsay, as I'm sure all of you, her friends and family, did as well. But today I'd like to talk to you about three of those bonds.

The first, was music. Lindsay and I went to many a concert together over the years. But last month I had the privilege, and indeed it was a privilege, to go to Lindsay's first Bon Jovi concert with her. Now no one, loved Bon Jovi more than Lindsay (and probably with good reason). She knew every word to every song, and didn't stop singing from the minute the concert started to when it ended, five hours or so later. And it was probably after the third encore that I was ready to go, and I tried to physically drag her from the seats. She wouldn't come. So I walked down to the exit, and I looked back up, to the nosebleed seats of Giant Stadium, and there was Linz, still singing, still dancing, and I knew, at that moment, I was looking at the happiest girl in America.

The second bond was food. Whether it was Mrs. Maycen's artichoke dip, or my mom's chocolate chip coffee cake, I knew I had a cookie monster type partner in crime in Linz. So how appropriate, that the last time I was with her was for a marathon dinner in the West Village, where over the course of three hours we had appetizers, entrees, and dessert (not to mention a couple bottles of wine and a glass of port that

Lindsay ordered, just because).

And the third bond was our mothers, Kathy and Patty. So many days, they drove us nuts. But I was in Linz's room the other day, and on her chair is a pillow that reads "IF at first you don't succeed, then do it the way your mother told you to." While there is no doubt in my mind who gave her that pillow, I know she loved it. Because we were so much like our mothers. And I always envisioned us going through life together on the golf course, much like our mothers. She would be my Kathy, and I would be her Patty.

I'll never eat another lemon square and I'll never hear "living on a prayer" and I'll never pick up a tennis racquet without thinking of you, Linz. The bonds we have are unbreakable. I love you Linz.

Jill Thompson (friend)

Stephen

STEPHEN MULDERRY

We are all here for one reason: we loved Stephen Mulderry. I have the privilege of speaking about Stephen on behalf of my mother, my father, my sisters and my brothers for all of you, his friends.

If you knew Stephen, you met energy—Glowing, high-octane energy. He could light a room up with just a smile, let alone what would happen when he picked up a guitar. His enthusiasm for life was contagious—on the dance floor, the stage, the basketball court or in any social gathering. He was rarely, if ever, at rest. How could someone so totally present when he was with you, always seem to be on his way somewhere else? Every weekend was a logistical exercise in optimizing the spectrum of people and places he could visit, regardless of travel time. In one weekend, his last, he hosted a roof party above his fifth floor walk-up apartment (he counted on fitness in his guests), took his sister Nell and me to the U.S. Open and hosted clients at the Michael Jackson concert. Before you jump to the conclusion that the Lord works in mysterious ways—this was an average, if not an off-weekend for Stephen. As much as he loved to play, he loved work. Work was an electric atmosphere charged with joking companionship through the daily, grueling market hours. At the close of the market, we would joke that Stephen would practically lead a conga line of his co-workers to the nearest pub. His business also took him abroad.

At my desk in Boston last month, I got call from Spain, and a taunting and familiar voice opened with, "Papa can't talk long, I'm trying to relax on the Riviera". Of course, he went on to contradict this last statement with a detailed account of all the fun he was having abroad. Seeking my revenge on the morning of his return and aiming at his post-vacation vulnerability, I placed a call to Papa to see how happy he was to be back with the rest of us in the workaday world. He answered the phone, minutes before the market opened. I attacked with the Mexican hat dance (frankly, the only quasi-Spanish song I know) "da da da da . . ." Without a moments hesitation, Stephen joined in and took it to the next level, tapping a pen or pencil and bringing in a chorus of his fellow traders . . . "da da da da da . . ."

Another reminder that it didn't take an event, a crowd, a holiday or even a Friday for Stephen to celebrate. On a beach or at his desk, the energy and enthusiasm he brought to life inspired us all to enjoy life more. He showed us that it was matter of choice



and not circumstance. Stephen loved life completely and lived it intensely—each and every day.

If you knew Stephen, you met compassion. His love was deep and wide. He had strong affection for both of his parents and each and every one of his seven siblings, nurturing individual relationships with all of us. And then there were the relationships he forged outside of our home. Since this tragic loss, I have been introduced to 23 of Stephen's best friends (I hope I didn't leave anyone out). The fact is, all of them are right and there was no insincerity. Stephen's friends are a mosaic of skills, interests and talents. He delighted in their individual qualities and

concerned himself with their individual needs. His love, attention and enjoyment were inclusive. He shared the magic of his personality at any occasion and with any willing participant. Rich or poor, attractive or unattractive, socially graceful or socially awkward; He knew how it felt to be either. His ability to connect with people wasn't rooted in his wit, his looks, his charm or his grace. It was rooted in his capacity to care. His family and close friends know this side of Stephen well, and the mountain of strength and support that he was during times of need.

During summers when we both were in college, Stephen and I worked together as counselors at Project Strive, a program for schoolchildren with behavioral problems. Stephen and I were each in charge of a group of approximately ten kids. As a counselor, it often seemed it was a matter of survival to slip into a role of the disciplinarian. When all of the different groups would gather at their assigned tables for lunch, order was of the up-most importance to keep the noise at a reasonable pitch. In an effort to keep control, it was commonplace to hear the voices of counselors saying things like: "Tony, take your hands off of John or you won't be allowed to go across the street to the gym this afternoon". Stephen's table, next to mine, was not known for keeping particularly quiet . . . and it wasn't always easy to discern which one among his group was the counselor. In contrast to the other counselors, you would hear Steve saying things like, "Jermain, if you don't quit it you're going to force me to prove why I'm the best basketball player at this table this afternoon". Or, "Hubert, you're just upset because you found out that the only reason all the girls in your neighborhood wait for you to be dropped off in the afternoon is because they have a crush on me". Stephen's comments wouldn't

lower the noise level of the lunch room, they would raise it . . . but with the sound of laughing children. On one occasion, my group was in educational period and Stephen's group was next door in the Nintendo room. On the day I'm remembering, his group was particularly loud. When I made my way to the Nintendo room to ask Stephen to control the noise, I was surprised to see not a single child playing a video game. Instead, they were standing around my brother, who appeared to be teaching them a dance move. In frustration, I think I said something to the effect of, "This isn't the Soul Train Academy; Keep it down". This brought seconds of silence to the room, although as I left, I heard Stephen's voice break the silence, saying, "He can't dance anyway", followed by the roar of his children's laughter.

Stephen's group didn't win any awards for behavior, but they probably had the most enjoyable summers of any group at Project Strive. He had the patience and the caring nature to build relationships with each of the children, and rarely, if ever, used even threats of discipline to control them. He earned the admiration of his children. In recent years, Stephen would discuss his dreams of one day coaching basketball. While it is not certain how successful he would be as a coach in wins or losses (although so much would suggest he would), one thing is for certain: he would have touched every child on any one of his teams in a profound way.

If you knew Stephen, you met persevering loyalty. Take basketball as an example. Look at pictures of Stephen's high school basketball teams, and he was so much smaller than his teammates, you might mistake him for the team mascot. If you checked the statistics, you would find he was an integral member of the team. His passion for the game and strong work ethic were the cornerstones of his athletic success, and eclipsed his late physical development. Summers he was peddling his bike to each end of the city looking for a pick-up game; Winters he was shoveling our back driveway to make way for a basketball court. These efforts led to the improbable selection on the Empire State Games men's basketball team, the walk-on at the University of Albany that started his last two years and captained his senior year and the recent MVP selection in New York City's lower-east side basketball league. His will to succeed

was not limited to the athletic field, but it was the mark of his life. Stephen continually evaluated himself for any area that he considered deficient, and focused on improving it.

As impressive as Stephen's accomplishments, however, was how much he enjoyed the journey on any path he pursued. This is how he lived his life. His high school quote said, "This time, like any time, is a good one; If we but know what to do with it". He played basketball because he loved the game. And he played it with the same intensity whether it was in front of a sold out crowd or in our backyard at South Pine. He was the same loving brother, supportive son or entertaining friend during his early days in New York, working bartending shifts, as he was as one of the top equity traders in the investment bank that he worked. Frankly, he was in awe of his own business success, as a person of very little material want. In his last days, he lived in the same apartment that I shared with him seven years earlier and drove the same car my brother Peter had passed on to him – a small, white convertible that fit Zipper's personality perfectly and was recognizable to ANYONE who frequented Spring Lake during the summer. In good fortune, he stayed generous, and when it came to family and friends, Stephen said, "I'm in".

When the family years on South Pine ended, we began gathering in a place called Kinderhook. On my visit, I discovered a golf course that looked like heaven to me, and I immediately contacted family members to see if I could stir interest. Anticipating the questions you would expect out of such a commitment, I called my brothers prepared with facts, and a date for us to play the course. With Stephen, all I got out was the concept of family members joining a course nearby the new home and he interrupted me—"I'm in". No questions. "I can't make it for a visit that weekend, but if you guys join, I'm joining. Done." When it came to family, it was that easy.

I was incredibly blessed with Stephen. In childhood, it was as if my best friend was sleeping over every night. The fifteen minutes that separated our bed times would seem like an eternity—until Steve came up the stairs, usually complaining, and I would find some way to make him laugh. As we aged, Stephen grew into an incredible source of love and support for me—he pushed me in setting goals, supported

me on the road to their attainment, and celebrated my successes with an interest that matched my own. Even in the wake of such a tremendous loss, it is hard for me to feel anything but fortunate to have had Stephen in my life.

In remembering him, we must acknowledge the enormity of the tragedy that ended his life and so many others. We pray for Stephen and his beloved colleagues and every other victim. We pray for all the men and women who gave their lives in the rescue efforts. In the face of our unspeakable loss, we will focus our energies and emotions in positive ways—to honor Stephen and the way he lived his life.

By giving so much of himself to all, he brought all to life.

We miss you, Stephen.
We love you, Stephen.
We bless you, Stephen

Andrew Mulderry (brother)

On May 4th, 1968 there was born into this world a boy, a son, a grandson, a godson, a younger brother, a nephew, a cousin, an older brother, a playmate, an altar boy, a paper boy, a caroler, a little-leaguer, a student, an athlete, a scholar, a classmate, a roommate, a teammate, a captain, an employee, a colleague, an uncle, a godfather, a boyfriend, a great friend.

On May 4th, 1968 there was born into this world a boy named Stephen Vincent Mulderry who grew into a gentle man. And now he's gone.

Or is he?

For, didn't I just see him in my sister Amy's eyes? And wasn't he right there in my brother Andrew's sense of humor and my sister Nell's smile? I know I see him in Daniel's stride, hear him in Darra's laughter and he's there in Bill's passion and compassion for everything he does. I feel him spilling out of his friends from whom he took a small part to make himself more like them and thus a better person.

And so my prayer today is to you, Stephen. Please help me be more like you so others can see you through me as I see you through others.

Thank you, Stephen, for giving so

much of yourself to all of us—I can't imagine how we'd miss you if we didn't see so much of you in each other each day.

I love you, and God bless you.

Peter Mulderry (*brother*)

I worked with Steve when I covered overseas accounts, and then when I became a portfolio manager I asked Steve to cover us as well. Steve was a consummate professional, a very good sales trader and more importantly a great human being. I went to Steve's memorial service in Manhattan. I would guess there were over 700 people there and 28 people got up and spoke about how much Steve meant to them. On stage were two 5 foot tall pictures of Steve playing basketball, and his guitar. Steve was very talented and one of the most upbeat and positive people I have ever met. He had a real knack for making people feel good about themselves. It was hard not to be happy when you were around Steve. He always looked for the upside in every situation. Someone said about Steve, "I felt like the best version of myself when I was with him"....someone else said that "Steve had an uninhibited appreciation of other peoples talents" ... quite a compliment ... and finally someone said "you should never be surprised to discover your great because Steve wasn't surprised ... he expected you to be great ..."

Steve challenged himself to be the best he could in everything he did ... he inspired others to do the same ... Steve played basketball in a Men's League in New York City and he was the most valuable player on the championship team last year ... The league decided to rename itself after Steve ... The Steve Mulderry Memorial Men's Basketball League ... One of my colleagues described Steve as "the first pick on the team of life." Stephen was one of 8 siblings and will be missed by us all.

Mike O'Brien (*KBW London Service*)

I lost a very dear friend on Tuesday. He was one of the great ones. We met in Albany on the basketball courts. I used to kid myself that I was as good as he was. I never would let him know that I knew he was better. He would just prove it time and time again. He was special. We called him Zipper. Zip for short. He already had the nickname when I met him and it was obvious why he had it. He could push the ball up court and "Zip" by or around anyone. Besides, all the coolest kids growing up always had the greatest nicknames. At school we became great friends. He had that rare quality to draw you in. You wanted to be around Zip, he always had a funny thing to say. He was always able to make a situation exciting or find humor in something and make it funnier than it was. He could laugh at himself and was always able to make anyone feel great about themselves.

Zip is one of the only college friends I stayed in contact with. Often enough that I knew he was doing well. He loved his brothers and was proud he was able to make some good business moves with them. There was always hoops for Steve. He was always running to play in a game or a tournament. In the 10 years he played in New York, he made a name for himself. Zip was quietly becoming a legend ball player in New York's leagues and tourneys. While everyone else approaching their 30's was falling off, Steve excelled. His game got better and so did his rep. I was playing in a pick up game and heard a couple of guys talking about this kid who was tearing everyone up at this tourney.

Recently, I entered my company into a league at Basketball City and needed more players to round out the team. First call was to Zip. Of course he was in. A part of me won't let go of the fact that he is not coming back. I think he's just waiting for the fourth quarter and it's just a matter of time before he's doing his thing on the court once again. I can only imagine how many people he is helping before he makes his move.

If I could see Steve now I would let him know, that as great a ball player you were, you were a greater person, friend and spirit. You lived life every day and

will forever be my inspiration. I just spoke to a friend yesterday, my friend Bobbito who is in the Nike Rhythm commercial. He told me how Zip's team won a big summer tournament and in the final game he caught a dunk on some dude and the whole crowd fell out. He became legendary.

I will never be able to pick up a basketball without thinking about Zip. I can't imagine the gym without Zip. I can't imagine these tourneys without hearing legendary stories about Zip. I can't imagine how much I am going to miss Zip.

Robert Stone (*friend*)

Chris

CHRISTOPHER MURPHY

This—by which I do not mean a particular building, university or church, but rather this community—was very much Chris' place. He was born in this city, only a few blocks from here. He spent six years at Hopkins Grammar School, itself founded only four blocks from here on the old New Haven Colony green, before the United States of America, in 1660, for, in the words of its original charter, "the raising up of hopeful youths."

Chris was among the most hopeful whom it ever raised up.

After Hopkins, with countless friends, roommates and sailing mates—Rob and Brad, whom I see here today, and so many, many others—he spent what Cole Porter once called "those happy, golden, bygone days" at Silliman College, only two blocks from here, our dad's college during the post-war years, yet a college Chris made his own too.

He was the captain of Yale's sailing team—and a fixture at nearby Naples Pizza. He was a one-man welcoming committee for Yale freshmen into the mysteries of this odd yet ingenious New England city—yet he was also a restless traveler who rode bicycles all over France, New Mexico and Idaho, went scuba diving with sharks on the Great Barrier Reef in Australia, sailed and dove all over the Caribbean islands, explored the Polynesian islands. He practiced law for a time in his native Connecticut—and later in Richmond, Virginia too. He went back to school to earn his MBA at William & Mary—and then landed, for the few brief months before he was killed, in New York City. He was agile, adaptable, easygoing—yet so reliable, so centered, so strong.

For Chris truly was bred up a hopeful youth—and that never left him.

Confronted on September 11 with the horror of seeing people in the other World Trade tower jumping to escape the flames, he called his beloved wife, Catherine, with whom he shared so many dreams and plans, and explained, calmly, that she need not worry. If any of you have been to sea with Chris when things went wrong, you know how calm he was—how little he worried about himself, how much he worried about others, and what a steady, confident hand he had on the tiller. You know he was always like that. Always.



I am not taking a eulogist's liberty in saying this. At this moment, under circumstances like these, Chris would be worried, as we all are. He would be worried about Catherine; about his beautiful little girls, Hope and Hannah; about his parents, Ginny and Bill; and about his country too. One of the last times I was with him, two weeks ago, for a brief, inconsequential evening of moving a sailboat from a dock to a mooring as the sun was setting all too quickly on us, he talked to me about decisions and choices in his life, remarking: "Whenever I'm not sure what to do, I ask myself what would Dad do?"

So, yes, he did worry, more than he usually would let us know, about whether he was doing the right thing, whether he was being strong for those who loved and depended on him, whether he was causing strife or making peace.

But he also believed, in the time-honored tradition of youngest children, that you loved and hold close those who loved you—and you didn't try to

bend people to your will or renounce them because they were different.

Maybe all the time he spent at sea, in small boats and close quarters, made him so. He was willing to trust others, to depend on them, to believe they would rise to the moment, whether opportunity or crisis. A hopeful youth. A trusting youth. A loving youth. A man of permanent, not passing, fealties, who acquired new friends effortlessly but shed none, as I see witnessed here today.

The sea, as many of you know, was deeply important to Chris—not merely as sport or escape, but as the other place, in addition to this beautiful community and the life he made with Catherine and his girls, from whence he came. Our mother, Ginny, has long been proud of her Norwegian ancestry and her Norwegian-born father, Henry, whom Chris and I never knew (he died when our mother was 12) but who was—literally, daily—a presence in Chris' and my lives from our earliest moments of awareness of a larger world, a larger chain or pattern: Henry Selfors, our grandfather, a Merchant Marine officer whose life was spent at sea, enduring not one, not two, but three successive hurricanes on a single Atlantic crossing on the late, great schooner, ATLANTIC (whom many of you sailors will recall because her record for the fastest crossing under sail of her namesake ocean stood for some 60 years until a carbon-fiber trimaran bested it in 1987).

Chris too raced a boat across that ocean after leaving Yale, sharing with his grandfather, some 50 years later, an accomplishment that required no embroidery.

I know, as I stand here today, that Chris' presence in Catherine's, Hope's and Hannah's lives will be no less real, no less vivid, no less constant, no less formative, than our grandfather's, Henry Selfors', presence in Chris' life and mine.

The call of the sea is a powerful and beautiful one, as John Masefield, in one of Chris' and my favorite poems from our Hopkins days, wrote:

*I must go down to the seas again,
To the lonely sea and the sky,
And all I ask is a tall ship
And a star to steer her by,
And the wheel's kick and the wind's song
And the white sail's shaking,
And a gray mist on the sea's face,
And a gray dawn breaking.*

*I must go down to the seas again,
For the call of the running tide
Is a wild call and a clear call
That may not be denied:
And all I ask is a windy day
With the white clouds flying,
And the flung spray and the blown spume,
And the sea-gulls crying.*

*I must go down to the seas again,
To the vagrant gypsy life,
To the gull's way and the whale's way,
Where the wind's like a whetted knife;
And all I ask is a merry yarn
From a laughing fellow-rover,
And a quiet sleep and a sweet dream
When the long trick's over.*

None of us can ignore the grim occasion of how we lost Chris.

And so, if we must make war to secure peace, may we do so bravely and wisely.

If we must lose more whom we love to save those whom we love, may we do so without forfeiting the mercy, compassion and humanity for which we fight.

If we must steel ourselves to horrible tasks, may we do so with the same remorse and reluctance that Chris would have had.

Chris was never quick to judge, never quick to anger. He accepted others as

he found them. He didn't demand they agree with him, nor did he feed off their admiration of him.

He believed his constancy—as a friend, a father, a husband, a son, a brother—spoke for itself, needed no embroidery. He knew he could be counted on and believed that enough.

We all need, each of us, especially now, the gentle, unegotistical strength that Chris possessed. His humor, his sense of fun, his way of putting others at ease, his hopeful nature.

So, on behalf of my family and Chris' family, I thank you, all of you, for coming here to celebrate him.

And I wish you—little brother that you were, great and loving man you became—a fair, warm wind on your beam and the company of friends when you reach a quiet harbor. God knows you were that for us.

David Murphy (brother)

Keith

KEITH KEVIN O'CONNOR

Forever In Our Hearts. A proud Irishman's only son. A petite young mother's 10 pound "bouncing baby boy"—born with 3 teeth and waiting for his first hamburger. A "man among men" to the guys, and every girl's over-protective big brother. An avid reader and a creative writer. A relentless debater and a talented musician. A hardcore patriot and a romantic dreamer. He turned practical jokes into an art form, 80's music trivia into a science and memorized movie quotes into a phenomenon.

Keith was born in the Bronx and raised in Hillside, NJ. He attended high school at St. Peter's Prep in Jersey City and college at Pace University in New York City. 7 years after meeting his college sweetheart he proposed marriage with the single statement "Imagine." Nine months after their wedding he was the first to hold, kiss and bless his newborn daughter, as he declared himself a rich man.

With a head for finance and a knack for bagpipes, he led a balanced life with diverse experiences, well-rounded interests and colorful friends. Keith was a man of deep faith, and his testimony to this was the example he set living his daily life. He loved unconditionally and gave of himself generously. He was ethical, responsible and merciful. Everyone who knew him (and those who have been deprived of knowing him) lost a great teacher on September 11th.

Sandra O'Connor (*wife*)



Keith O'Connor, 28, was a big man with an even bigger heart. Keith came to KBW, from Lehman Brothers in 1999 as a 26-year-old assistant trader on the fixed income desk and quickly developed into a valued asset not only in trading but also in working with KBW clients on a daily basis.

Standing an intimidating 6'5" and 250+ pounds, Keith was one of the gentlest people you could ever meet. He had a way about him that could make anyone laugh, especially with his deep knowledge of government and MBS bonds, and his ability to name every song ever played since the 1970's, a feat that has not been duplicated. This is

the same man who grew up in Hell's Kitchen, New York City, playing not only basketball with his friends but also bagpipes as a member of the St. Columille United Gaelic Pipe throughout his childhood.

Keith's time outside of KBW was spent living in Hoboken, New Jersey with his two most prized possessions: his wife, Sandra, and two-year old daughter, Rhiannon.

Although he only worked at KBW a few short years, his presence will be missed by all that knew him. The Gentle Giant will never be forgotten.

(Keefe, Bruyette & Woods)

Marni

MARNI PONT O'DOHERTY

I have spent 11 wonderful years with Marni. We had met when she was a brother and I was a pledge at Delta Sigma Pi, a co-ed business fraternity at NYU. This would not be the last time she outranked me. When we started dating I was a sophomore and she was a junior. Her first job was at a hedge fund called JRO. There she worked as an analyst assisting the traders on which stocks to buy. There she learned how to deal with short time frames and short tempers and most importantly developed an instinct for the market. After JRO she went to KBW. She brought her instinct for the market and an ability to write to KBW working as David's assistant. She quickly went from David's assistant to covering her own small banks to covering her own large banks. However, it was no easy ride. As an example, when she was still David's assistant she and David met with a CEO of a major southeastern bank. Marni extended her hand to greet him and he handed her his coat and told her to get him a cup of coffee. Marni did not miss a beat. She hung up his coat, got him a cup of coffee, and rejoined the meeting. If we fast forward to earlier this year Marni is all over the press for this same bank. She is interviewed on TV, quoted in the Times, Journal, and the local press. She was now widely known by the companies and the local press as an expert on southeastern banks.

While Marni had this impressive career she was also a loving and caring wife. She took care of all my needs and made me feel like a better man. When I was feeling blue, all I had to do was hear her voice and my spirits would pick up. If I were sick she would drop everything to nurse me back to health. She would not stop taking care of me until I showed the first signs of regaining my health. This usually meant that I had enough strength to annoy her. Apparently I have always been more charming when I was asleep and incapacitated.

Marni, however, was by no means perfect. She was loyal to a fault. She was blind to the many deficiencies in the ones she loved, a trait for which I am eternally grateful.

Since September 11th I have received a slew of e-mails from all the different people Marni touched in her life. The number of messages of support were staggering and the sentiments were warm and thoughtful. The one thing that did take me by surprise were the e-mails from the Rick Springfield fan site. I always knew that she was a fan and that she visited the site, but I was overwhelmed to



find that she had contributed so much content to these sites. When I read through her writings on the site, my surprise turned to disbelief. They were so well written, funny, and insightful. I just can't understand how she had the time to do all this. She had her career, she was an ever supportive wife, planned our wedding, made a home for us in Brooklyn, found and made a home for us in Armonk, and even tended a garden. All the while she loved to entertain her family and friends and was always willing to lend a hand.

I of course should not be surprised at how well written her articles were. She simply knew how to tell a great story. I always enjoyed her reports of the days events, which were told in great detail or as she would say, "where one minute equals one minute". Her stories were always so funny and entertaining no matter how mundane the topic because they were always better than reality. She used to be talking about her day when I would stop her and say, "you didn't really say that?" She would laugh and say, "No, but I thought about saying it."

As an example about six years after Marni and I started dating she went into her Monday morning meeting. Monday was a day that many deals on Wall Street are announced. She told the room full of Sales, Trading, and Research that a Merger of Equals had been announced over the weekend. She was, of course, speaking of our engagement. While I will forgive her use of poetic license, I know it was no Merger of Equals. It was a complete takeover. She was my white knight, my best friend, everything.

Joseph O'Doherty (husband)

The program that you received when you came in today is incomplete. There's a word missing. Happy. As in . . . Celebrating the Happy Life of Marni. It isn't in print because frankly, it seemed pretty incongruous in print. But it is true. We're here today to commemorate and celebrate what was truly a wonderful and happy life.

Being cute, funny, brilliant and loved is not a bad way to go through life. Most of us would settle for two or three of those qualities. She had a loving family, a great job where she was incredibly respected, masses of friends and was madly in love with her husband. Having a sister who was four for four was a source of enormous pride . . . and occasionally a little irritation.

Let me explain. When I was little, I asked for a dog. I got siblings instead. Marni was the one with the sunny disposition and the get along attitude. This created an endless opportunity for teasing. As the youngest, Marni put up with a lot of teasing. My father nicknamed her Porch—because we were going to build a back porch and instead we got a third child. So no dog, no porch, just this little intruder into my bedroom, who quickly turned out to be my personal fan club, Greek chorus and financial advisor all rolled into one.

Marni always had a very clear sense of right and wrong. From the age of about 4 to 6, she was kind of a ratfink. Because my brother and I were not always the best of children, there were many opportunities for her to let my mother know that things were not always as they should be. We finally talked her out of giving us up, but that do the right thing attitude stayed with her.

As anyone who's met her knows, she was also funny. Just plain funny, in writing or in person. Being able to spout any and all of the dialogue from Young Frankenstein at a moment's notice and in context is a talent. So is the ability to laugh at yourself. When she recently recounted how she managed to get a sunburn on her hind nether region, during a business trip to the Bahamas, we were in tears. (for those of you wondering—she was snorkeling)

Marni was always a financial whiz. When she was about 10, I hired her as my answering service. She charged 5 cents to answer the phone and write down the name of the caller. 25 cents if she had to deliver a specific message or if it was past her bedtime. The real money was in extra fees for special jobs, like breaking up with one of my boyfriends for me. I was kind of hoping he would go away, and it was costing me a fortune in nickels to have Marni take his calls. She finally took the initiative and very nicely told him "my sister doesn't really like you—you should just stop calling here." For this she earned the princely sum of \$1.50

Wisely, she invested the money she earned. She loaned it back to me at 10% interest. That she would wind up on Wall Street was almost a given. Although I think that was only because she didn't get around to her earlier goals of being a fireman, a cowboy, a painter or a dancer.

She did however, have a dark side. I suppose we always suspected, but we had no idea of the depth. My sister was fixated on . . . Rick Springfield. For those of you who didn't listen to top 40 radio, or watch General Hospital or Battlestar Galactica 20 years ago, Rick Springfield is an actor and singer. And pretty cute too. He is the focus of some very dedicated fans, including my sister. She fell in love at 11, I took her to see him in concert at 12, and 19 years later she was writing a online column for one of the many Rick fan clubs to which she belonged. In retrospect, I guess we lucked out. I also took her to see Shaun Cassidy.

In the past couple of weeks, our family has had an interesting look into this part of Marni's life. In postings to these websites and e-mails back and forth, she accumulated a fan club of her own. Outrageously funny, wistful, and silly, she made connections with literally hundreds of unseen fellow Rick fans. Their outpouring of concern and grief has been both painful and very satisfying for us. We knew she was special, and so did lots of other people.

These fellow RLS (that's Rick's Loyal Supporters) members have created a more substantial tribute as well. They have collected almost \$10,000 to be donated in Marni's name. That alone is great, but here's the fun part. They contacted Rick Springfield, and he matched the donation. Not only that—he actually sent condolences. I can just see Marni jumping up and down, hee-heeing in absolute glee about this. He actually said her name.

Aside from the Rick thing, she had wonderful taste in pretty much everything—in clothes, in furniture, in houses, and especially in husbands. One of the best choices she ever made was to bring Joe into our family. And together they were cute, funny, brilliant and loving. Joe has dealt with the oddities of the Pont family (and the Rick thing) with good humor and good grace, and never more so than in the recent weeks.

Here's a sisterly confession. Sisters always love each other, but we really lucked out—we liked each other too. When

we were kids, she was a ratfink, and I was the babysitter from hell. And then we both grew up and found common ground—love of all things Disney, the perfect pesto, the joys of married life. Mutual respect and friendship resulted.

One last thought.

Marni called me one morning and said that she was going to be on CNBC for about 15 seconds that night. I ran home early to watch. There was a bunch of stock talk, and then there she was. And I remember thinking:

That's my sister on TV!

She looks just like she looks at home! I don't understand anything she's talking about but she sounds really smart!

That's my sister on TV!

I was so proud. And I always will be.

Stefanie Jordan (sister)

W

hat can I say about this wonderful woman? First and foremost, I can say that as a "wonderful woman" is not how I saw her. Using the word "woman" implies that you are referring to a grown-up and I don't think either of us ever considered the other to be a grown-up. Marni was born four years after I was. Since it is common knowledge, at least among women, that girls mature faster than boys, when she was six years old and I was ten, we were both really about eight.

Things were pretty simple back then. In public, my main interest was to try to be sure that my friends didn't see me hanging around with some little girl. But when we were home, and out of the eye of public scrutiny and peer pressure, we did a lot together. We took our piano lessons together and alternately loved and hated them. We watched extremely violent cartoons together after school before it was decided that Bugs Bunny and Tom and Jerry would destroy the fabric of western society. We played baseball together in the backyard. And if you have never seen Marni throw a ball, then you have missed one of the funniest moments never to make it onto a Sports Illustrated video tape. Marni inspired the phrase "throws like a girl". Not the most athletic of people, when she told me that she had actually gone

skiing with Joe, I almost fell off my chair.

I won't sugar coat things. At that age, I spent a good deal of time getting on Marni's nerves, and vice-versa. Most of the time, that was absolutely intentional. I'm sure that my parents would say that their days would not have been complete unless they heard at least one of the following: "he's singing my song", "she's breathing my air", "he's sitting in my chair", or my personal favorite—"she's looking at me". But we weren't always adversarial toward each other. There were actually times when we declared a temporary "cease fire" and ganged up on my parents instead. I can remember the two of us singing one of the Schoolhouse Rock songs we heard during the Saturday morning cartoons, "Interjections" to be exact, over and over, for at least a half hour until I'm sure that my parents were ready to tear their hair out (or ours).

It was at about that age, when Marni was five or six or seven, that I discovered, and I think that Joe can probably back me up on this point, that Marni loved to talk. She could talk and talk and talk and it really was an amazing thing to experience. Normally, you don't know what someone is really thinking about a particular subject. But with Marni, the words would flow from her cerebrum directly to her vocal chords with no time at all for interpretation. They just came out. And once they started coming out, there was no stopping them. And eventually, you would begin to worry that she might pass out because you realized that she had been talking for a full ten minutes without taking a breath. Her ability to perform a complete "brain dump" always amazed me because it is something that I cannot do. Think about it. Marni was able to do this at the age of six. Then she had another thirteen years or so to perfect it before meeting Joe.

So I got older and she got older. Eventually we outgrew the Saturday morning cartoons and getting on each others nerves just for kicks. And I don't know exactly when it happened, but at some point when we were both teenagers, I began to see her as an "actual person". All of the sudden, the annoying tattle-tale whose room I was not allowed to enter; the little kid who used to play the game with me where you try to make it all the way around the living room by walking on the furniture; the little girl who was somehow able to eat a microwave burrito every day after school for a year; my little sister was

starting to date; my little sister was going to college; my little sister was getting a job. It's a big blow to someone who doesn't want to grow up to see a younger someone doing grown up things. I can remember how shocked I was when I suddenly realized that Marni's relationship with Joe was not a strictly platonic one. I think they were married for almost two years at that point. It's not shocking to think that a 20-something-year-old woman should be in a normal man/woman relationship, but as I said earlier, she wasn't a woman, she was my little sister and I very rarely thought of her in any other way.

As we got older, it got harder and harder to reconcile this dichotomy. Marni and Joe got married. Marni kept getting promoted and started making more money than I did, which was very disturbing to me at the time because I was older and I should have been the one making more money—it's just the natural order of things. But I think the clincher was when Marni became a media darling. I did a search on the Internet for "Marni Pont O'Doherty" and came up with fifty different articles in which she was quoted. Then I read an article quoting Marni that my father cut out of the Wall Street Journal. Then I heard her being interviewed on NPR. Then I watched her being interviewed on CNN and CNBC. At this point, a little voice started speaking in the back of my head. It was saying, very quietly but very insistently, that Marni was a grown-up. She was deliriously happily married. She had a lot of close friends. A lot of people counted on for her professional opinions. Marni was important to a lot of people.

So when all of this was starting to get me depressed because Marni was acting like an adult and I was trying not to, I would think of some of the more childish or unprofessional things she had done. Like the time right after she started working as an analyst at KBW. She made some bold and completely ridiculous statement at a meeting and had a colleague confided in her that he almost threw up when he heard it. Like the time (and it wasn't just once) when she was using her normal colloquial speech, but wound up having it quoted in the Wall Street Journal, which made her sound somewhat less than professional. Like the times we would e-mail each other back and forth for an hour, laughing and discussing in depth some obscure and totally unimportant topic which nobody in the

world besides the two of us would find even remotely amusing. Like the times, and these I treasured more than any others, when I would send her something by e-mail and she would find it so funny that she would actually snort. I often wondered what people were thinking as they walked past her office and heard these kinds of noises.

These were the kinds of moments that brought her from her precarious perch of adulthood, back down to being just my little sister again. I think that the most ironic thing about everything I've just said is that Marni is the one person who would have enjoyed it the most.

Steven Pont (brother)

I am here, as Marni's mother-in-law, and like everyone else here, I want to thank Marni for being Marni. I want to thank my son, Joe, for bringing Marni into our family. I want to thank the Pont's for giving us the privilege of knowing their daughter.

Marni had many great qualities. My time today allows me to attest to only four. I picked these qualities because as her mother-in-law, I appreciated the fact she displayed them to me so often. The high regard I have for Marni is due to her sense of honor, her sense of duty, her generosity, and last, the great respect with which she treated me.

As for her sense of honor, I admired how she always acted in a highly principled manner. I know she learned these principles, at home, from Ed and Alice. Marni, thank you for being so honorable.

As for her sense of duty, Marni had a very strong moral obligation of how she should act as a wife. She took great care of my son. To compliment her, I used to say, I no longer need to worry about him. Thank you Marni for being so dutiful to Joe.

As for her generosity, she gave freely to my family. Ever since I knew Marni, I had lovely gifts, from both of them, every Christmas, every Mother's Day and every birthday. Marni spend a lot of time choosing those wonderful presents.

Marni always treated me with the greatest of respect. Never, during those ten

years that I knew her, did I hear an acrimonious word from her. I loved, the way Marni and Joe got along so well together. Thank you, Marni, for being so respectful to me.

Finally, I remember, on the night before their wedding, at the groom's party. I said to Ed, then, that I thought Joe was very lucky to have found Marni. Today, I believe this to be even more relevant. Joe, you are very lucky, to have had Marni as your wife. I am lucky to have had her as my daughter-in-law. Thank you Marni.

Josephine O'Doherty (*mother-in-law*)

When Christina and I sat down to discuss what it is that we would say at this time, the first thing that Christina said to me was "she had everything." And it's true; Marni accomplished pretty much everything she set her mind to.

They say that the eyes are windows to the soul. Marni had a certain look in her eyes. You could see three things in her expression:

First, a real innocence and sincerity. Despite her ability to soundly beat Christina and I in Trivial Pursuit, you knew deep down that she wouldn't hurt a fly.

Second, you could see a real focus. She was always paying attention. Always alert. She didn't go thru the motions as the rest of us often do. When you were talking to Marni, she was listening, and you knew it. And you appreciated it.

And third, you could see her pride. The word pride really has two definitions. I am not talking about one of the 7 Deadly Sins ... as we all know there was nothing showy, boastful or ostentatious about Marni.

Webster also defines pride as a "strong self-respect or sense of accomplishment," the type of pride perhaps that a police officer, a firefighter, or a military person must feel when they put on their uniform. It is with this type of pride that Marni wore her life. An elegant pride. A quiet pride. Probably the only thing about Marni that was quiet. Marni was proud of her life and her accomplishments. And you could see that spark in her eyes.

She was proud of her career, proud to work in the World Trade Center. Proud of her family, proud of her friends. She was very proud of her husband (knowing Joe as I do, she saved him from what would certainly have been a life of crime). She was proud of her beautiful house.

She was proud of her garden. Have you seen that garden—with the corn, etc.? A few weeks ago she made a pesto sauce with the basil from that garden. It was very good. She knew it. You could see it in her eyes. She handled that garden like she handled the rest of her life. She worked hard on it, treated it with care, and it yielded great results. Well, OK, the corn didn't work out all that well.

Christina and I, and our kids, loved Marni very much. But we also admired her. Admiration is not a word that you throw around loosely. As we reflect on Marni's life, let's think about one of the many things that she taught us. We should be quietly proud. Our successes may never be as complete as hers—but we should follow her example. We should be proud of each other, proud of our families and friends. Take nothing for granted. Proud of our own accomplishments, and even of our failures. Proud of our experiences, and our hopes.

We will always be Proud of being blessed with having known Marni as we did.

Paul and Christina (*friends*)

My name is Gabrielle Gutierrez, and I have had the special privilege of being a friend of Marni's. Before I share my own thoughts about Marni, I'd like to take a few moments to read a paragraph from another close friend of Marni's.

"The sign of a great person is that they can bring out the greatness in you. Marni forced you to be more reflective than you normally would be, more introspective than usual and funnier than you ever could be. She would take an innocuous moment and turn it into the opening of a movie. When I first met Marni, we were in Hawaii. We both had decided to order pineapples

from our hotel to ship home to NY, and I was forever dubbed Pineapple Joe by her family. Once, during our trip, we were descending a grand staircase together in the hotel, and then Marni changed—she started gesturing grandly and talking with a southern accent, and we were suddenly both Scarlett in *Gone With the Wind*. Everything was a cinematic opportunity for Marni, and the most mundane environments became a sound stage. But Marni never needed an audience of thousands. She was at her best with just one or two, in small groups. Her magic worked better that way, the connection deeper, the force that much stronger. And like all great forces of nature, she has left her mark on us."

This was written by Joe Sciortino.

In remembering all of my experiences that I've shared with Marni, I've realized that there was a common thread among them that was a major factor in defining my relationship with Marni and in defining how she lived her life: we were always laughing—at ourselves, at each other, and the funny things that happen in life. I have known Marni since our college days. She had a wonderful and sarcastic sense of humor that infected everyone who knew her. In just about every single conversation I remember having with her, she always made me laugh, and she always made me believe everything was going to be OK.

One of the earliest and funniest moments I remember was the day we went to find out how we did on our final exam in a statistics class at New York University. We had to wait outside our professor's office and go in one at a time. I went in first, and I remember I did well. And then Marni went in after me and I expected her to do equally as well. She had always been a serious student and always got good grades. But Marni was in there for a while, and I almost started to get worried when she came out. She had this look of shock on her face because she got a 6 – out of 100. And I remember looking at her and feeling terrible and not knowing what to say, and then she just started laughing about how absurd it was and about how she was actually insulted that the professor had given her a few courtesy points. She probably would have felt better if she had just gotten a 0. And any one who knew her at the time knew how hard she worked and how she studied for all of her classes, and

the fact that she actually got a 6 was just completely unimaginable! And even years later, we were still joking about the 6 she got, because the memory of it just stuck with us. And we laughed about it because that's how Marni was, able to laugh at herself and see the humor in things, whatever we'd be discussing, be it work, family, friends. It wasn't immaturity—well at least most of the time it wasn't—it was just being happy with who we were. Marni had this wonderful ability to make people laugh, and it helped me get through some of my best and worst moments.

Another one of my fondest memories of Marni has to do with her devotion to Rick Springfield. Although I knew a great deal about it, I must admit I've learned quite a bit more lately. I really only got to know this side of Marni on a few occasions, and one of these was her bridal shower. Not to worry, it was a tame one. Knowing how much Marni loved Rick, I found a vintage photo place in the Village and bought a publicity photo of him and mounted the photo on a stick to give to Marni that night. Well, one of the places we went that night was a dance club called Polyesters, and I kid you not Marni danced with that stick the entire night as if she were dancing with the man himself. She was having such a great time, and she didn't care who was watching or what they thought. And the thing was, while all of her friends at the shower were having such a great time watching her, so were many of the people at the club who didn't even know her. Marni just had that affect on people, and it was a wonderful thing to be a part of.

But despite all the memories, all the conversations we had, all the experience we shared, perhaps the one conversation I will remember most will be the last conversation I had with Marni on the morning of September 11. It is not the topic of what we discussed that was important, or the words we shared that I will remember. What I will remember most is that she was happy, probably smiling, that we laughed, and she made me believe everything was going to be OK.

Gabrielle Gutierrez (friend)

Eddie

PHILIP PAUL OGNIBENE

W

e all remember Philip in our own special way, that is why memories are very important at a time like this. I remember one time in the early 90's I called Philips work and asked if Woody was there, they put me on hold and a short while later a fellow picked up the phone and said "Hello, this is Woody can I help you?" I said this doesn't sound like the Woody I know, and I am thinking to myself, geesh how many Woody's can there actually be? So I said I would like to speak with Philip, and the man replied 'Oh hold on,' then someone picked up the phone and said hello this is Phil, now I know by the voice that this was not the Woody, or Philip that I wanted to speak with, so I said, 'This is Pete, I would like to speak with my brother in law Philip Ognibene,' at that the man on the phone said 'Oh! You want to talk to Eddie, please hold.' I was totally confused, but sure enough Woody, Philip or Eddie as he was known at work answered the phone and all I could do was laugh.

Philip Paul Ognibene was known by so many people that he had lots of names, Philip, Philip Paul, Woody, Eddie and a few other names I heard Blaise his brother, and Esther and Anna, his sisters, call him that I won't mention in church. The fact is that everyone that got to know this wonderful person had there own special feelings and memories.

The way I remember Woody is that he was full of life, most of the time he was smiling or joking around, laughing and teasing. He loved to tease, and when you teased him back he would laugh loud right along with you. Woody also knew when you just needed a friend to talk to and just hang out together.

He loved music, I always saw him wearing his walkman when I would pick him up at the train station in Babylon, and on his return home he would always forget to bring the walkman home. We loved to tease him how he always forgot something when he left, like his brush, eyeglasses, check book or wallet. Sports was one of his greatest loves (outside of his mom of course) but with sports he would always try to get you to bet him on the game even when he knew he was going to lose the bet, but when he won he would never take the winnings, it drove me crazy, by the way he never payed if he lost; either way it was all for fun. His favorite sports teams are the Islanders, Yankees, Miami Hurricanes, NY Giants and the Knicks, but most of all he loved to play sports, unless he was out late the night before, but most of the time he



would play wiffle ball or football with his nieces and nephews and the neighborhood kids. He and I were wiffle ball partners and loved to challenge all the kids, I can never replace him. We always had fun being on the same team.

Another big part of his life was all of his nieces, nephews and the children of his friends. Lots of times at family gatherings all of the adults would be in one room talking and we would hear the kids in the other room making lots of noise and when we went in to see what was going on, there was uncle Woody wrestling, playing or giving rides to all the kids. He loved spending time with the children, I guess because he was just a big kid himself.

I could go on and on because he had so much to offer this world, he was full of life and love. he touched so many lives, he has more friends than anyone I know. When he was with his family he talked about his friends, when he was with his friends he talked about his family. So, for today and the rest of our lives lets talk about Philip, Philip Paul, Woody or Eddie as we all know him. Let his love of life and his spirit live on in our hearts and our memories for as long as we live, and pass those memories to our children. I miss him already.

Pete Ruess (brother-in-law)

O

n September 11 when two planes crashed in the two beautiful buildings I felt sad for all those people who died. Thank you fireman, rescue workers, police officers and volunteers for helping. They are our heroes. I'm proud to live in America and to be an American. I miss and love Uncle Woody very much..

Jaime Ruess (seven year old niece)

My memories of your smile and laughter bring happiness to my heart to overcome my pain and sorrow at this sad time.

I want to thank you for all the laughs and the good times we've shared together.

You were there for me in my time of need and with your love and support you helped me through it.

Philip, you were here with us for just a short time which is very hard to accept.

But I know that God needed you now to help my Mom and our loved ones who had passed on to carry out his good works.

So I take this time to pray that you are at peace and may you watch over us and give us strength to go on with our lives.

Philip, I love you and I miss you daily. I will hold you in my heart until we are together once again.

Rosanne (cousin)

We have come together today in memory of Philip. In remembering Philip we must know who he was. He was a son, brother, an uncle, a grandson, a cousin, a nephew and most of all a friend.

Philip had many names during his life. Philip Paul, PP, Phil, Mr Sorry and recently Eddie. None of these stuck better than the one I gave him "Woody".

Why Woody? Well Woody describes Philip. The expression Woody goes back to the late 70's. A Woody is a person who is one with nature, very laid back, someone who lets life's troubles roll off of them. He had the ability to make light of any situation. He rarely got angry and would always go along with whatever everyone else would want to do. For example when visiting me in Florida the Valet wrecked his rent-a-car and instead of getting mad, he asked the valet "Can I still drive it?" One of his favorite expression was no problem and that was Woody

nothing was a problem. In fact it was this attitude that made him continue working in the Trade Center.

He was happiest when with Family and Friends. He was very loyal, to his Friends, Family and his Work.

Woody loved sports. Especially the Yankees, and the Islanders and I know he's watching them now.

Many of us may feel anger for having this bright light taken away from us, but that would not be what Philip would want. We must remember that he did not die alone because I know he was with friends and he stood by them and with them to the end which is the reason he was still there. If there were one person left he would have stayed behind with them.

He died with many other Heroes that day that the whole world will never forget. Just like we will never forget.

I know I speak for the rest of his Cousins and Family that I am happy to have been able to grow up with and share his life. I have so many memories that will last a lifetime.

Woody no matter where you are, we will always Remember You and Love You Forever.

Carl Labruna (cousin)

Philip, Woody, Eddie, those are some of the many names Phil was called. He had so many names because he was such a character. He was the most happy go lucky carefree person I have ever met. I met Phil eighteen years ago at Merrill Lynch and we quickly became friends. We had sports in common but did not agree on one team which lead to a daily argument in which Phil would say "Sonny boy are you kidding me." Phil was always sleeping on my couch when we were younger and I would wake up to my father fixing his glasses because they were broken in pieces. The last time we went out he said "Tell your father he doesn't have to worry I have contacts now." One night we went to an Islander/Ranger game at Nassau Coliseum and he was driving, I looked over at him driving with one hand and holding his lens

up over his eye so he could see. He would go to pay for something and he didn't pull out a wallet, he had a stack of papers wrapped with a rubberband. That was Phil. I take comfort in this because I am sure that his last moments weren't filled with fear but with telling everyone everything was going to be fine. I miss Phil already but am left with many fond memories, most of them pretty funny. We're going to cry every night when we go to sleep about Phil, but those tears will turn to laughter. We were all given a great gift to have spent the time that we did with him, and for this one time I will say how about those Yanks!!!!

Steve Dowling (close friend)

Cira

CIRA MARIE PATTI

Fill not your hearts with pain and sorrow, but remember me in every tomorrow. Remember the joy, the laughter, and the smiles. I've only gone to rest a little while. Although my leaving causes pain and grief, my going has eased my hurt and given me relief so dry your eyes and remember me, not as I am now, but as I used to be. Because, I will remember you all and look on with a smile. Understand, in your hearts, I've only gone to rest a little while. As long as I have the love of each of you, I can live my life in the hearts of all of you.

Cira Marie Patti born April 21st, 1961 left behind her loving parents Michael Sr. and Frances, her two brothers Michael Jr. and Richard as well as her sister Juliann. Additionally Cira left behind her sister-in-law's Annette and Mindy, her brother-in-law Peter Andolpho as well as her nieces Carissa Ann, Sabrina and Jessica. Cira also had a godson: Michael James Patti.

Cira was loved so much by her family and friends, her loss has devastated everyone. We were lucky enough to have Cira in our lives and touch each and every one of us, we love her so much and will never forget her. It has been three months and we still cry every day.

There are so many things that I would like to leave behind as memories within this book about my sister Cira, here are a few. Cira beat to her own drum and lived her life the way she wanted. Cira was a 40-year-old child. She loved the Yankees and Giants. Cira enjoyed spending time during the summer at her shore house in New Jersey. She had so many good friends down there. Cira loved to shop. I have not shopped for Christmas gifts for the past 15 years, all the beautiful gifts that I have given to my wife, children, and family members were bought by Cira. Cira was so close to her nieces and nephews, especially Carissa and Michael James, she would watch over them as if they were her own children, often babysitting, helping with homework as well as many other activities. Cira cared for our parents more than any member of our family, especially through hard times when my father was battling through



cancer. She loved to go to Atlantic City with our parents. Cira was a fantastic cook, often making dinner with my mother for all the holidays.

What we will miss most of all about Cira are the things that necessarily do not stand out to everyone. She would call our parents every morning on the way to work, Juliann down in Florida as well as my children Carissa and Michael every day just to make sure that everyone is doing OK.

Cira's presence filled up the room. Everyone knew her on Staten Island — where we grew up and was a friend to all.

Cira will always be missed and always loved by all, especially her family. We love you!

Michael Patti (brother)

My Prayer to God

A poem written by Cira Marie Patti 4th grade poetry contest (1970)

*Thank you dear God for taking my hand and leading me to this wonderful land
Where children are free to laugh and rejoice
And children can go to the school of their choice
Where the poor and the old are not brushed aside
And the laws of the land are for all to abide
What a wonderful world this world would be
If all the people were happy and free*

Mike

MICHAEL PESCHERINE

Michael Pescherine, 32, joined KBW in 1998 where he covered financial institutions as a salesman in the fixed income department. His easygoing style, integrity, and market knowledge allowed him to develop deep client relationships that extended beyond the workplace. Clients became friends.

Family and friends were the center of Mike's life. So much so that he and his wife Lynn lived in the same New York City apartment building as his brother Tom and family. Mike looked forward to those nights when he and his wife would babysit for his brother's children. He was also looking forward to starting his own family as he and Lynn had learned in the summer of 2001 that they were expecting their first child. Ryan Michael was born in February 2002.

An everyday man, Mike, or Pesch to his friends, had the knack of making the difficult appear easy. His humility downplayed his many accomplishments. A devoted Penn State graduate, Mike never got tired of talking about Nittany Lions football. He was an accomplished athlete himself, but was unable to play football because of back problems. However, that didn't keep him from wrestling and playing baseball in high school. And once he put his mind to something he would not be deterred as evidenced by his finishing the 1999 and 2000 New York City marathons with his wife.

A New Jersey native, Mike graduated with honors from Parsippany High School and received his BA from Penn State University where he graduated summa cum laude. He also received his MBA from Penn State University again with honors.

Mike is survived by his wife Lynn; his son Ryan Michael; his parents Thomas and Anne; his three brothers Tom, David, and Bill; his sister Nancy Gionco; and seven nieces and nephews.

(Keefe, Bruyette & Woods)



Michael Pescherine was many things. He was a graduate of Penn State's Smeal College of Business. He was a bond salesman. He was a runner. He was a Nittany Lion football fan. He was a husband, a son, a brother and was soon to be a father.

Michael Pescherine did a lot of living in his 32 years. Tom Pescherine, Michael Pescherine's brother, said words like ambitious and intelligent come to mind when he thinks of his brother. "He had that combination of smart and hard working," Tom Pescherine said. "He had a lot of natural ability, but he also worked very hard."

Michael was working at the investment-banking firm of Keefe, Bruyette & Woods Inc. in the World Trade Center the morning of Sept. 11. Charlie Crowley worked with Pescherine for more than six years at various investment banking firms. Crowley remembers Pescherine for his commitment to his job, but also for the strength of his character. "Honest, hardworking — these are words that you don't say lightly about Mike. Some people throw them around, but with Mike there was a real integrity about him," Crowley said.

Though Crowley said Pescherine was an outstanding student in college, he said Pescherine was humble about his accomplishments. "He was very modest. I think he got something like a 4.0 GPA at Penn State, but you'd never know it. He was very unassuming," Crowley said.

Pescherine received his undergraduate degree in 1991 and his M.B.A. in 1994, both from Penn State. "He loved Penn State. He loved it so much he went back there for grad school," Tom Pescherine said, laughing. Crowley said Pescherine remained an avid Nittany Lion football fan after graduating. "Come this time of year, he was always talking about Penn State football," Crowley said. "He always kidded about [Joe] Paterno, about when he was going to retire and how he was asleep on the sidelines," Crowley said.

Crowley said Pescherine enjoyed his work. He said he liked coming up with strategies for his clients and loved numbers. But Crowley said Pescherine also valued his time off. "He put in a lot of hours during the week, so on the weekends he really spent time with his family," Crowley said.

Tom Pescherine called himself Michael Pescherine's "very big brother" because of the seven-year difference in their ages. He said some of the best times he spent with his brother were in the last 21 months of his life, when Michael and his wife moved into Tom's apartment building. "Because he was downstairs we had lots of dinners; we spent a lot of time together. He got to know my kids really well," Tom Pescherine said.

Despite back and neck injuries, Michael Pescherine was an avid runner, racing in the New York City Marathon in 1999 and 2000 with his wife, Lynn. He took up running to spend more time with his wife, Crowley said.

Lynn Pescherine gave birth to their son, Ryan Michael Pescherine, in February. Crowley said the baby looks like Pescherine. "He's a very happy little baby," Tom Pescherine said.

(Digital Collegian © 2002 Collegian Inc.)

Jim

JAMES BRIAN REILLY

Yes, you were a very special person alright—the baby of the family—a little bit of all of us rolled into one, and then some. You had Mom's unwavering will-power, strength and ability to persevere in the face of adversity, Dad's incredibly decent character, unconditional love and knack for having a crowd of people drawn to him at any time, Bill's gentle spirit, caring ways and overall good-naturedness, Chris' charitable and giving nature and ability to succeed amazingly at anything she puts her mind to, Tom's great brains, cool-dude/laid back demeanor and striking good looks, and last but not least, my ability to have a really good time every now and again—and again. But in addition to all of these things, you had your own incredible uniqueness. You were one of a kind, making people laugh and bringing people together at every occasion. You lived life well, not allowing yourself to be bothered by petty things that sometimes cloud our perception and bring us down. You would remind me whenever I shared my so-called "problems" with you what was important, what not to be concerned about, what I could do to make the situation better. I think in addition to being a natural leader, you were also an incredible healer. For in addition to your humorous side, you had a very spiritual side as well. This is "documented" (ha-ha) by the fact that you, as a 25 year old guy living in the big city, had a copy of "Go Placidly", framed and placed on the dresser in your apartment to remind you of how you wanted - and how you did live. This passage now sits on the back of your prayer card, which we can and should refer to every day for the rest of our lives to try to make a difference, just like you did.

When I first heard of the horrible tragedies that occurred that Tuesday morning—I felt utter disbelief—in fact I think I was first in denial and did not think you could be in there; then my feelings changed from shock, to despair, to anger and then back to sorrow and sadness. Why was there such immense pain, such a senseless loss of life, and why didn't God spare us Jimmy—how could this have happened?? What did we do to deserve this? And whenever I tried to sit down to write something about you I could do nothing but cry. I needed to rely on Bill, Chris & Tom to craft something for me to get up and read on the day of your mass. And I am sorry that up until now I did not take the time, and could not find the words, to say how I felt about you. Every day since this happened, when I closed my eyes, all I could see or hear were the horrible images I



saw from the television—the planes flying into the towers, the buildings exploding and their resulting collapse, the screams of people running from the building through the smoke and the pained look of people searching, helplessly, and crying, in the days that immediately followed for their loved ones. This is all I could think of and see and hear—all day long and at night when I went to sleep. And I hoped that you weren't scared—that you did not have to see a lot of bad things and that you did not suffer. I wish I could have been there to hold your hand through it all and to hug you like I used to do when we were little. We used to joke about how I once saved your life—how I kept you

from drowning in the swimming pool when you were small. I wished to God I could have saved you this time —just asked you to take the day off from work and help me move. I am so sorry. For a lot of things.

While I loved you and I know that you knew I loved you, I wish I had seen more of you than I did. I was always too busy with my own life—I wish I saw your apartment and took you out to dinner, I wish I went away with you or at least looked through your photo albums with you of trips you had taken, I wish I spent more time talking on the phone to you and finding out what was going on in your life, I wish I hadn't said some of the things I jokingly said—or I wish I had said some of the things I now want to say to you. I did love you—and still do—and I was so happy that you were Katie's godfather. And she loved you too—always smiling and happy whenever you were around. Please continue to look after her.

Recently, I have looked at many pictures of your beautiful face. In pulling together pictures for your video and the wet bar—which will always be your room in my house- I saw you go through the stages of your life. From a little cute baby, to a funny and sometimes mischievous child, to a popular teenager, to a fun-loving frat brother to a beautiful man. Always in the center of every group picture, whether it was with family or friends. I wished I had heard about all of the stories that were captured in every picture. I was lucky enough to be a part of some of them. And though I've recently seen many pictures, I feel like it seems so long since I last saw your beautiful face, in person, sweet Jim. I miss you every day.

Today I was cleaning and I saw your picture in my house and I started to cry. I closed my eyes. But this time I did not see

death and destruction. I realized that I had in fact seen, and have since seen, your beautiful face since this tragedy. I saw it when I watched footage of the firemen courageously rushing into the buildings that day to save lives, I saw it when total strangers united together to help out in any way—giving blood, food and supplies, I saw it in the support of the people who showed up for your candle lighting ceremony on Mom & Dad's front lawn, and in the faces of family and friends who came in to Mom & Dad's house to offer their condolences and to comfort us all—making food, writing letters, giving pictures and a lot of love. And it occurred to me, you were there all along, bringing people together, a part of the good that resulted in the face of all that evil. Leading the workers to the cross that was found in the rubble, reminding those of us that are still here in this life that we need to do some good with it. And now I see your face when the sun comes up in the morning, when a bird takes off in flight and when a person holds open the door for another person. And always, always, I see your face looking back at me every time I see Katie.

She is a gift from God—just as you were—and she reminds me of you every day, since she continues to laugh and smile in the face of all of this, helping us get through this, reminding me that we have to go on even though I feel like just sitting in bed all day and crying. I will teach her all about you and how you lived your life—always with compassion, filled with love for good things and good people, with a great sense of humor, a helping hand for others and a love for your family that was like no other. And I know that Chris, Bill and Tom will teach Katie, Pat, Ben & Jack all about you too. In fact, I see you not only in Katie but in all of the children. I see you every time Patrick goes hunting for something and asks the question "What's this?," reminding me of your adventurous spirit and inquisitive nature; every time Ben plays with a toy and goes to hug Bill or Dad, reminding me of how much you loved your father and your brothers and played ball with them every chance you got; every time Jack makes a silly monkey noise and has a twinkle in his eyes, reminding me of how you were never embarrassed to do anything that would make anyone laugh—anytime, anyplace . . . and would

get away with anything because you were so damn cute and well-loved, just like Tom; and I see you every time Katie squeals with laughter and smiles, reminding me of how much fun you were and how important it is that we all try to smile and stay close to each other as a family. And I saw your face in a vision I had today, laughing and playing with the children of the Oklahoma City bombing, telling them all about your niece and nephews, and somehow that was comforting to me.

So, while we may no longer see your face in the same way we were used to, perhaps we can learn to see it in other ways—in the innocence of a child, in every good act that we witness or participate in, in every opportunity we have from here on in to be a part of each other's lives and tell each other that we love each other, and to help others who are not as fortunate as ourselves.

Less than 5 months ago I gave you a card for your 25th birthday. In it I was teasing you and wrote "what have you done with your life?" and then ended with a note that as long as you were a part of our lives, we'd all be fine. Well Jim, you did beautiful things with your life—you were part of a beautiful family and made beautiful friends—all of whom will never forget you. You made a lasting impression on people who barely knew you and those that didn't have the chance to meet you in this life have since said that they wished they did. You helped out others—those you knew and those you didn't—and you even continue to do so through the Scholarship Fund that has been established in your name. You did a lot more with your short life than most of us who live longer could hope to do—I don't know that any of us have the ability to touch so many people in a positive way as you did. And you will always be a central part of our lives.

We will always remember you, try to live our lives a little more like you, and in the process we can try to smile, just like you, knowing that you, in some form or another, are still here. Thank you for the wake up call and for holding the door open for me. I am so sorry that it took that to make me open my eyes and see. We love and miss you. Please help us all heal.

Love, with all my heart,

Jeanne (sister)

Jim and I met during our first month at the College of William and Mary. We were friends immediately and started dating fall of our junior year. I went to UVA for my Masters, and Jim moved to Manhattan with his best friends from high school Jon Johnnidis and Mike Maurillo. Two years later I moved to Greenwich to teach so we could be together. About a year before September 11th, Jim started a new job with Keefe, Bruyette and Woods on the 89th floor of the south tower. He loved working there, his coworkers were warm, friendly people and appreciated his great sense of fun.

Jim Reilly approached life with joy, humor, and an appreciation for everyone he met. He had a presence and warmth that welcomed others into its folds. He was kind, generous, and giving. But more than that, above all else, he had his sense of humor. His intelligence was reflected in his humor, in the quick wit that never failed him, in his foolish antics that had others rolling on the floor with laughter. When he entered a room, people stopped what they were doing to see what Jim would do next. In times of trouble or sadness, it was Jim who brought a smile to everyone's face. He touched everyone he met, as was evidenced by 850 friends and family who attended his memorial service.

Jim never said no to an opportunity, taking advantage of every trip, every concert, every occasion he possibly could. His travels took him to England, Ireland, France, Switzerland, and the Caribbean. He spent as much time as possible every winter in Vermont perfecting his snowboarding. As a natural storyteller, he always brought an experience home to talk and laugh about. He lived his life to the fullest, and inspired others to do the same.

Jim always put family first. As described by the New York Times, he was "the coolest uncle." We loved driving to Long Island for a weekend to visit his parents (Virginia and Bill Reilly), sisters Chris and Jeanne, Jeanne's husband Tom and their daughter, Jim's goddaughter, Katie in Huntington, Long Island. He would walk into the house and say "Give me my goddaughter." Whenever possible, Jim made it down to Atlanta as well to see his

brothers Bill and Tom, and their families.

Ever the athlete himself, I know Jim would be very pleased that a shell will be named after him to be used by high school rowers. This is especially significant, because one of the first places we met was on the docks at William and Mary. Jim was excited to learn how to row but when he discovered practices were at 5 A.M. he went back to his first love, soccer.

I am so touched that you want to honor Jim by naming a shell after him. Thank you so very much for helping keep his memory alive.

Jean Bressler (*friend*)

Joe

JOSEPH ROBERTO

37

years ago God sent us a most precious gift. A sweet baby who would grow to become a fine young boy. You were named Joseph for Saint Joseph. You went on to receive your First Holy Communion and became a soldier of God.

You had a newspaper route as a young man. You called it the "EMPIRE". This was just the beginning of your passion for success, and were you ever!

Joseph, you became a man and went on to great things in life. Along the way some things were not so great. But knowing you son, you made your way through.

You graduated from Fordham University in 1986 and went on to receive your MBA from Fordham in 1990. The finance world would never be the same!

You were so proud of your Italian heritage and so proud of Grandpa for traveling so far from Italy. You always said you had him to thank for who you were and what you had become.

Christmas was your favorite time of year. It made you happy to decorate our home and eventually your own home. Decorating in rain, snow, sleet or hail! Perfection is what you desired. After all, it took you three loooooong weekends to set up every year! We all laughed, but in the end, it really was beautiful. Your brother and sister will try to carry on the tradition, but we know it will not be easy.

You married Janet on May 9, 1998. Started a family and Joseph Paul was born, July 1, 2000. Joseph Paul will soon have a brother or sister and you will be looking down from heaven on all of them.

We know in our hearts, your sister, Lorraine, brother, Robert, niece, Amanda Rose and nephew Patrick Robert along with all of your aunts, uncles and cousins will miss you dearly. You will always be in their hearts.

Joseph, mom and dad will not say goodbye because you will always be with us.

We will love you now and forever.

Until we meet again,

The Robertos (mom and dad)



G

ood morning. My name is Jeff Zwirn. I was privileged to know, work, and travel with Joe at Keefe, Bruyette and Woods. Before I begin, please stand and join me in a tribute to Joe's life with a round of applause . . . Thank you.

About Joe Roberto . . . Joe was born in 1964 in the Bronx 37 years ago. He was the older brother to Lorraine and Robert. In his early years, his family moved to New City in Rockland County. He attended Clarkstown High School North and graduated in 1982. Joe was recognized as an honor student and was a proud member of the Italian Club. During his

high school years, he enjoyed two trips to Italy. His favorite place was Venice. He studied at Fordham University and earned a Bachelor of Science in Business Administration in 1986. Also at Fordham, he earned a Master of Business Administration in Finance in 1990.

Joe pursued his strong interest in finance and worked for well-known Wall Street companies: Moody's Investors Service, Merrill Lynch, Advest, and, for the last five years, Keefe, Bruyette and Woods, Inc. He served as a Vice President of the Equity Research Dept. and was a proud shareholder of KBW.

Joe was recognized by his peers and the investment community as an outstanding bank analyst, and was very dedicated to his profession. He always conducted himself with integrity and pride. His writings and many publications were stylish, accurate, thorough and objective. He was an advanced reader on a wide variety of subjects, and an independent thinker.

Joe committed himself to excel in financial analysis, and he did so. He enjoyed picking undervalued stocks, and he did so.

He wanted to be a major contributor to the success of KBW, and he did so. His opinions and conclusions about a company were sought after and highly regarded. Joe enhanced the reputation of KBW and was a strong credit to his profession. He was an important resource for newspapers and trade publications. He was frequently quoted about bank earnings, and sometimes a lack of bank earnings, important trends, and industry matters. He covered banks and thrifts in the Midwest and Canada. Joe commuted by train from New Jersey. He worked on the 89th floor of 2 World Trade Center, the South Tower. KBW occupied two full floors, 88 and 89, with nearly 90,000 square feet.

Joe's working space was very impressive. All of his papers were stacked neatly, organization was obvious, and all of his books were in proper alignment. It had the appearance of a new showroom. Next to his computer, he displayed a framed photo of his wedding portrait.

To his right was a beautiful picture of Little Joe. Pinned to his wall, and strategically placed, was a beautiful picture of Janet in tight leather pants. Also pinned were pictures of his motorcycles, his beloved dogs, Nigel and Wednesday, (I could be wrong on this. Perhaps his name is Friday) and other family members. He also maintained a mini-gallery of work-related mementos. Of course, the items were tidy and well displayed. Felix Unger, (of *The Odd Couple*.) would have been proud.

Joe was a huge talent in the complex world of finance. We are all very proud of Joe's success and accomplishments.

On marriage and fatherhood: Joe and Janet met in May of 1995, dated and fooled around, for about eighteen months before becoming engaged, and married in 1998. Janet delivered a beautiful baby boy on July 1st, 2000. His full name is Joseph Paul Roberto, and he is with us today. He's now 15 months old. He resembles his dad in so many ways. Some good news . . . Janet is expecting their second child this coming May. Joe was a very proud father, and had many great plans for his son. He wanted to share all his many interests with his children. Joe loved to visit the Bronx Zoo, (don't ask me why) and Civil War battlefields across the country. He collected coins since he was a kid, enjoyed going to the movies, skiing, ice-skating, biking and even took dance lessons under light to moderate pressure from Janet. Joe's life priorities were in proper order: family, business and fun. He loved Janet, who was his best friend. He provided well for his family. Joe was a caring, compassionate man, involved in social issues and good causes. He had good values and principles and was proud to be an American.

On Oct. 19, I visited Janet, her mom, little Joe, Nigel and Wednesday. Let me describe what I first observed. On the highly groomed front lawn, that Joe personally maintained, (also known as "the rug,") a flagpole stands tall with an American flag. He was a patriot, current on

political issues and took an active interest in American history. At any time of the year, you could drive by "the rug" and see extensive displays and lighting celebrating an event, holiday or season. During my visit, I viewed a portion of Janet and Joe's wedding video. People were happy and having a great time. Joe clearly loved to dance. It didn't matter if he was dancing solo or with a partner. His style was a little unusual and unique. I admired his fast foot work, grace, flexibility, and creativity. Through my eyes, he was 1% John Travolta, 1% Fred Astaire, 8% MC Hammer and the balance, Joe Roberto.

Let's close our eyes for a moment and picture Joe dancing to the Bee Gees in *Saturday Night Fever*. At the annual KBW Christmas parties, Joe and Janet were first on the dance floor. His favorite dance was the lindy.

On Holidays . . .

In conversation with Janet, I learned that Christmas was Joe's favorite holiday. At KBW he would announce "tis the season" by wearing one of his famous Christmas ties. You could see the joy in his face. His joy was contagious and spread quickly from department to department. I also learned from Janet about his passion for decorating both his and his parent's houses for the holiday. He had illuminated outdoor figures of all shapes and sizes and many sets of mini lights, in the bushes and on the house.

On Beer Drinking . . . (a high priority and favorite pastime) Joe seemed a quiet man, but after two beers he was Mr. Party. So, the record is clear, Joe was a serious Busch Light man first, and a Bud Light man second. He loved his beer so much that he purchased a dedicated refrigerator for his home. Ever the generous parent, he did allow some room for Little Joe's juice. He had a lot of terrific drinking buddies. Just curious. If you enjoyed one or more with Joe, raise your hand. Joe smiled often, laughed often, and was fun to be around.

On Music . . .

Joe's "tunes," as he called them, were an important part of his life. The 80's bands were his favorites, and he had begun collecting albums from that period. He would listen to his tunes all the time. He and Janet enjoyed live concerts. His favorite rock band was Journey.

On Motorcycling . . .

Biking was a huge part of Joe's life. He owned two cruiser type bikes. Joe and Janet met on a blind date. When he arrived on his motorcycle, she thought he was the skinniest man she had ever seen. His waist was 28 inches, and he tipped the scale at 115 lbs. Over the years, he bulked up to 130 lbs. He was a strong 130 and could easily handle his 700 lb. Cruiser (add another 105 for Janet). Janet and Joe had many happy weekends on the road traveling near and far, as members of the Lost Wheels Motorcycle Club in Fishkill, NY. Joe's favorite run was the Ramapo 500, which was a 500-mile trip that took over two days.

Today, our presence, thoughts, and tears honor a most dear man. Because of Joe's sudden death, we will all look at life differently. We, in this church, are Joe's, Janet's and little Joe's extended family. As I read recently, "death ends a life, but does not end a relationship." Joe touched us all. He is an important part of us. Let us all remember the happy times. Let us all remember Joe's many achievements. Let us honor Joe Roberto by following his example, and enjoying life to the fullest. We all love you Joe, and have you in our hearts. Thank you.

Jeff Zwirn (Keefe, Bruyette & Woods)

I met Joe about 3 or 4 years before he met Janet; while he was still with his first wife; We were Whispering Hills neighbors, we rode the Metro North together to and from the city and he extended his friendship to me and changed my life.

Joe instilled in me an excitement in motorcycling as I was just starting out; he led me to his instructor Lee Lafurge and saw me through my initial education as a rider and celebrated with me when I got my license. He was my first riding buddy, pulling me out on Sunday mornings to ride around the Hudson Valley. He invited me to a Lost Wheels MC meeting and sponsored me in the club, giving me a great gift in so doing. We shared our respective divorces, helped in each other's healing, and found some cordial, humorous and often deep

conversations on the trains. I knew Joe as a very educated, very sensitive and very caring man; retaining a kind human quality within the stoic, competitive and often unbearable corporate culture of the workplace. He wanted nothing more than the love and happiness of his family, a glorious ride down a sunny highway with friends, and some gold in his pocket.

After all the times he told me he would never get married again; I knew he must have found his soul-mate in Janet. At least he found that love, that family that was his core joy. He will always be with them as strongly as he is missed. His impression was indelible and we will always be marked by his presence in our lives.

Steve Hirsch (*friend*)

W

atch for leaves in the margins of the random apex for in those few brief moments of lean, the terror of a scream intervenes—or a plane coming across your desk after two sips of a cappuccino, an inferno great birds dip across the road to catch an updrift feel the force of our passing that tugs wind into plumes so much design beneath the visible, so much flow that carries us forward against pitfall and doom in our moment of silence before the flag to honor fallen brothers we know inevitability and resolution in the heart we wear on our backs, hats, belts and shirtsleeves, we know caution and trust, respect and abandon, bittersweet tears watch for leaves in the margins of a decreasing radius enter the thoroughfare east and stretch out into lengthening sun at the rally, in full heroic regalia, the rescue of a small dog, lost in briar, scarred, alone, cautiously accepting a small piece of ham could I be anything other than small-minded at the foot of this millennial illusion dispelled, careful to signal before changing lanes on edge with the inevitable perched above us like a sky I weep to be so humbled and destroyed, weep for planet Earth if at once I fall into the gray pit where everything seems pointless yet draws me closer, captures me with it's lithe and subtle gifts I will all at once be held by a true parent and comforted rise to

a smile in face of all risk and heartbreak and dire loss watch for leaves in the margins of a random apex born in the age that takes it all away, takes it all so seriously to control the curve, limit technology, increase consciousness just in time, right before a final juncture, before fulfillment of prophecies which follow the apocalypse fundamentalist battle path out of some terror beyond reality World Weekly News. I search the heavens for superhero La Mitzvah to lead me to Kol Nidra Sweat Lodge samadhi may the lion lie down with the lamb instead of cropdusters of death boiling our hearts alive in cities of plague I wrote this one for you and Joe the day after your wedding: Friends Holding Hands at the Altar A prescient look of frightful awe on their rosy cheeks the communion wafer and wine digests along with the realization of their irrevocable decision priority shift that wipes clean slates that endlessly hunger to be filled with new loves new beginnings.

I'll try to be there for the Christmas decoration affair; I'm sure I'll get all the details at the next LWMC meeting.

Poem by Steve Hirsch (*friend*)

Ron

RONALD RUBEN

It's late at night and I can't sleep again. It seems that every time I close my eyes I am consumed by thoughts of September 11th. Sometimes, I get so tired I can barely find the strength to keep it together. I try desperately to be a good husband, father and friend when all I really want to do is sleep.

Since we've last spoken the world seems so unfamiliar. I find myself wandering through the boundaries of everyday life with numbing indifference. I struggle to regain direction, priority and a sense of importance when I'm not sure what those words mean anymore.

I think about you all the time. I think about our friendship and the circumstances of your life. I think about how fortunate I am to have known you and I think about where you are now. I think about your last moments in this world and I think about your friends and family who share my pain.

Through this tragedy, I have realized that it is unimportant whether you live to be 30, 60, or 90. The real measure of life is not captured in time spent or things accumulated it is, instead, quantified by the difference you make. It is to that end that I celebrate your new beginning.

Thank you for your kind hearted nature, compassion and emotional vulnerability. Thank you for your soulful wisdom, social guidance and empathetic spirit. Thank you for your lessons of tolerance and equality. Thank you for your sense of humor, thank you for 30 years of memories and unconditional friendship. Thank you for making a difference.

I reflect on our time with no regrets. I pray that you glimpse upon this old life with brand new perspective. I pray that you now understand the full worth of your soul. I pray that you are at peace and I pray that your assumption was without suffering.

I can now say farewell knowing that the gift of your spiritual presence is eternal. I can now say farewell knowing that our paths will cross again. I can now say farewell knowing you are safe among the family who you loved so dearly.

God Bless you always,

Frank (friend)



Ron Ruben, 35, was a recent addition to Keefe, Bruyette & Wood's sales trading effort and had been a client of the firm for seven years. His unique experience of both sides of Wall Street made him an adept trader and a favorite of his clients. When Rob Ruben smiled, it beamed through the room like a universal truth. Ron was incorrigibly positive, someone who seemingly couldn't be unhappy. As a member of the New York trading desk, Ron had distinguished himself as a helping hand, a favorite of clients, and the desk's mouthpiece for some of the world's corniest jokes. A client who had known him for years described how every morning Ron would call him

up, usually before 8 A.M., and tell him the worst joke he had ever heard—and a completely new one every day, each day worse than the last. A Keefe, Bruyette, & Woods colleague remembered setting Ron up at the Museum of Natural History where, as they passed a large stuffed elephant, he stopped, looked at his date and exclaimed, "Wait! I forgot something in the trunk!" There was no joke too silly and no pun too obvious, but anyone in earshot of a Ron Ruben zinger would be left in stitches.

Perhaps even more than for his infamous jokes, Ron was known for helping others. He could be found, at any given moment doing something for someone else. The weekend before September 11, Ron helped refinish the floors in the apartment of one of his deskmates. As she later put it, "Ron offered to help, but for Ron that meant actually doing it." Ron adored children, especially his nieces and nephew, and was close with his two sisters. He was a smart, solid person, "one of the good guys," as his sister Leslie put it, and KBW was a better place for knowing him.

(Keefe, Bruyette & Woods)

John

JOHN RYAN

I am going to miss the way my dad always found a way to relate his football stories, no matter what we were talking about. He was a great coach. He had hardly even been on skates, yet he managed to give me hockey advice my coaches overlooked. Seeing him at my games and practices always made me want to do my best.

He was always there to help me with algebra equations, science projects, and especially history papers. Whenever I got a hundred on an assignment, he would say "A hundred? That's all?" I can't count how many of those A's I would have missed if he hadn't looked over the material with me.

But the things that I will miss the most were his little habits: The way he cracked his knuckles, the way he drummed to his music on the steering wheel, and the funny names he called me when I was younger. It scares me to think he's not going to wake me up for school on Monday morning, or come home at six o'clock on Monday night.

My dad has had some personal impact on almost everyone in this room; whether you're a coworker, a friend, or a family member, he has touched all our hearts. He taught me to work my hardest at everything, and not to get frustrated if things don't go my way. I never had as much raw talent as most of the other kids, no matter what sport I played. My dad helped me realize that as long as I hustled and poured my heart into every shift, I would be noticed, and I would be successful. My dad helped me accomplish many small milestones during my 14 years. But one thing stands out: he helped me succeed.

Colin Ryan (son)

So many people have come up to me to tell me how much my father loved me, and how he was so proud of me in everything I did. I just hope my Dad knew how much I loved him and how



proud I am of him. I don't know any other Dad who would wake up at 5:15 to drive his daughter to crew practice, or spend hours watching his son play ice hockey, or make the drive to Pennsylvania three times a week to watch his daughter play basketball. I don't know anyone else who would devote almost all of his free time to coach softball and basketball and teach girls how to play the sports that he loved. When I quit softball last year, I asked my Dad what he would do in all his free time, and if he would miss coaching. "I will miss coaching," he said, "but most of all, I'll

miss watching you play."

There are so many things that I will miss about my Dad, most of them just little idiosyncrasies. Anyone that's ever been in a car with my Dad knows he had a tendency to mistake the steering wheel for a drum set. When I was little I thought the music he listened to was totally uncool. But, through my dad's persistent drumming, I learned who the Cars, the Rolling Stones and even Ozzy Osborne were. And eventually, I started to like the music my Dad listened to. But, there will always be one group that will define who my Dad was to me, and every song I hear by them will remind me of him. Every song by this group will remind me of my Dad coaching me from third base every summer, or my Dad working in the backyard, or of him trying to help me with my first report on Pearl Harbor, or of him teaching me how to boogie board at the beach, or of my Dad walking through the door at 6:00 every night, or of my Dad playing his real drums to his favorite band, the Who. Since I was little, there's always been one song that I loved, and I'd like to read a quote from it that epitomizes the love I will always have for my Dad. This is from "My Love Open the Door" by Pete Townsend of the Who:

*When tragedy befalls you
Don't let them bring you down
Love can cure your problems
You're so lucky I'm around.
I have the key to your heart
I can stop you falling apart
Try today, you'll find this way
Come on and give me a chance to say*

*Let my love open the door
It's all I'm living for
Release yourself from misery
Only one thing's gonna set you free
That's my love.*

Laura Ryan (daughter)

John J. Ryan, 45, of West Windsor was working at Keefe, Bruyette and Woods, a banking and financial specialist firm, on the 89th floor of Two World Trade Center, when disaster struck. His wife Patty recalled her last conversation with him: "I spoke to John at 9:15 AM from a cell phone on Tuesday morning and he had confirmed a plane crash into tower one and that there was an explosion in his. He told me he would call back in an hour and that he loved the kids and me. I never heard from him again."

"John or 'JR' as he was known to many, was a dedicated father and husband whose life revolved around his family. We moved to West Windsor to accommodate our growing family. We have three children: Laura 16, and the twins, Colin and Kristen 14. There wasn't a season that went by when you didn't see JR on some ball field or court, as it was his joy to teach kids—his own or anyone's. When you had John Ryan as your coach you really learned the game and wanted to improve—just ask any of his kids or their parents. The first thing my son said after his dad was missing was, 'Mom, who'll teach me?' JR not only taught sports, but just about everything. He'd "hold court" after dinner and answer his kids' every question. His presence permeates every part of our home. He could build or fix almost anything. He loved golf and he had just had the best round of his life—just ask his friend Bill Righter. He played the drums (not so great) and loved 'The Who.' He was an avid reader and huge history buff. Our kids have seen almost every battlefield (though, to be honest, they don't necessarily share their dad's enthusiasm for ancient ruins and invisible charges and retreats!).

"JR has many business colleagues who have the utmost respect for his work ethic, customer focus, and integrity. Ironically, those very virtues contributed to

our present situation. That Tuesday morning he lay in bed and thought about taking a personal day. He concluded that he would save it for the following week to see his son's first football game even though he really wanted to stay home that Tuesday. But that was just like JR. He always put the kids and me first.

"Now it's our opportunity to put JR first. We're going to hold a memorial mass celebrating his life on Saturday, September 22nd, at 1:00 PM at St. David the King Church, 1 New Village Road, Princeton Junction, New Jersey. We'll hold a reception at the Church afterwards to thank all our friends and family who've been so incredibly wonderful during these most trying times.

"Lastly, in lieu of flowers, we've established a trust fund for Laura, Colin, and Kristen. You may make contributions to the "John Ryan Memorial Fund" for the benefit of his children and send them c/o Gay Kovacs, Yardville National Bank, 18 Princeton-Hightstown Road, NJ 08520."

Patty (wife)

When Patty called me this week and asked me to say a few words at John's service I said that I would be honored but I may have lied just a bit. There is no way that I could say just "a few words" about my friend, JR.

I have come to believe that there are no coincidences in life. In August 1970 two fair haired, very naïve suburban 14 year olds got on a bus on 16th St in Manhattan (Xavier) for a two hour drive to their first high school football camp in Wurtsboro, NY, a place as glamorous as its name sounds. John had the window seat but I took a chance on sitting next to him because he looked almost as lost as I did. About halfway to Wurtsboro I began to question my decision to sit next to him because I could not get him to say very much. In retrospect, this turned out to be one of the most fortuitous bus rides of my life. That two-hour trip was the start of a thirty-one year journey for both of us, a fantastic journey that has now come to an

end, at least in it's human form. Over the last few weeks I have cried more than a few tears for my fallen friend but I have also smiled and yes, even laughed, as I thought of all the life we had experienced together over our four years at Xavier . . . football games won and lost, sprained this or that, stitches here and there, loves come and gone, a beer now and then, a beer now and then, a beer now and then (is there an echo in here?)—Steak and Brew, the Red Witch, the Mushroom, Stuyvesant town, the Military Ball, the hideous tuxedos we wore to the Junior Prom, Dangerfields, the van, the Fordham Prep games and the Railhead Grill waiting for the last train back to the 'burbs. Four years later, somehow, we both graduated despite ourselves. But most important, a bond had been forged based on trust and mutual respect, a bond so strong that it would never be broken.

At Holy Cross there were many times that our lives took different paths. We both expanded our universes to include new friends, new loves, and new interests. But that bond from 16th St never even wavered; in fact, I believe it grew even stronger. By senior year at Holy Cross we were roommates at the Homestead Hilton with an All Star cast of characters with names such as Harold and Melbie, Skip and Bowling Ball, Dudley and Rhino, Burkey and Buford. And yes, even a year of living in the same room with each other couldn't break that bond. The stories of life at Holy Cross are certainly too many to enumerate and in some cases too unbelievable to repeat. Most importantly, we must protect the reputations of the many who are in the audience today. But JR never knew how close he had come to being voted off the island, you see, despite a penchant for whipping up sumptuous meals, our buddy JR found the idea of cleaning up the messes from those meals repulsive. He was, therefore, somewhat surprised to come home one evening to find the pots and pans from a weeks worth of culinary delights in his bed. And finally, after being rebuffed by every available female in Worcester, John threw in the towel and hitchhiked down RT 146 to Providence where his reputation had yet to precede him and found the love of his life. After Holy Cross let both of us graduate for fear that we would come back for a fifth year, JR and I again set out to travel very different

roads, yet I once again knew that nothing would ever break that special bond, not time, not distance, not tragedy. JR and I had literally been through it all, life, death, misery, suffering and as much fun as two people could ever have. To this day I vividly remember the late night call from Mrs. Ryan telling me that JR had been stabbed in New York. I was to have been with him and others that night and I felt guilty for months afterward about not being by his side that night. And again in 1993, I walked into a restaurant in Burlington, VT and the headlines on the TV told of the World Trade Center bombing. I immediately called JR to find out if he was OK. As it turned out, he was smoking a cigar and playing poker. I thought to myself, this guy is invincible. But we all know that no one is invincible.

And so life has gone on until now. Weddings, funerals, barbecues by the pool, weeks at the beach at the Outer Banks, head lice, strawberry daiquiris, boogie boards, hermit crabs, his little green Army men, Sparks Steak House, dinners with Fr. Bill McGowan (Xavier), that gentle giant of 16th St. who was always there with stern yet wise counsel and, yes, children. This is the category I gave JR a run for his money in. 1985, I have one—one month later, JR has one. 1987, I have one—one month later JR has two. 1990 I have one JR is nowhere to be found. He surrendered. And no, JR and I were not quite close enough to plan the kids—I think that might have been a coincidence.

And now, God has taken JR back.

So where do we go from here? I have come to believe that nothing happens in God's world by mistake. This tragedy has happened for a reason, though none of us knows today what that reason is. As difficult as it may be, let us try not to dwell on how much we will miss our husband, our son, our brother, our father, and our friend but instead let us honor JR by remembering all the good times we spent with him. All the wishes in the world can't bring him back but the remembrances of quality time spent together can and will ease our pain and honor his memory.

We must leave here today with a sense of purpose so that JR's death will not have been in vain and to send a message to those who wish to disrupt our way of life that we will emerge from the events of September 11th a much stronger people.

I saw this the other day on the Internet and thought that JR would certainly approve.

*"Today we have higher buildings and wider highways, but shorter temperaments and narrower points of view
We spend more, but enjoy less
We have bigger houses, but smaller families
We have more knowledge, but less judgment
We have more medicines, but less health
We have multiplied our possessions, but reduced our values
We talk much, we love only a little and we hate too much
We reached the moon and came back, but we find it troublesome to cross our own street to meet our neighbors
We conquered the outer space, but not our inner space
We have higher incomes, but less morals
These are times with more liberty, but less joy
With much more food, but less nutrition
These are days when two salaries get home, but divorces increase
These are times of finer houses, but more broken homes.*

So I propose the following:

*Do not keep anything for a special occasion because every day that you live is a special occasion Search for knowledge, read more, sit on your front porch and admire the view
Pass more time with your family, eat your favorite food, visit the place you love
Life is a chain of moments of enjoyment, it isn't only survival
Use your crystal goblets. Do not save your best perfume and use it every time you feel you want to.
Take out of your vocabulary phrases like "one of these days" and "someday"
Let's write that letter we thought of writing "one of these days"
Let's tell our families and friends how much we love them
Do not delay anything adding laughter and joy to your life.
Let's treat others not as strangers but as friends we haven't yet met
Treat everyone we meet as if today were to be their last day on earth and assume that today is yours
Every day, hour, and minute are special and you just don't know if it will be your last."*

I know that JR influenced many more people than any of us will ever know. So how should we remember him now?

- A soldier of God
- A faithful and devoted husband to Patty
- A loving father to Laura, Colin, and Kristen
- A dutiful and respectful son
- A wonderful brother
- A good and true friend to all
- A beloved son and brother-in-law

JR was every American. A quiet patriot. A good neighbor. A friend and fellow citizen. You see him every week coaching at Little League games and chaperoning school dances. You sit next to him in churches and synagogues. You stand in line with him to vote. John Ryan was the best this country had to offer to the altar of freedom. That very freedom is an ideal that the rest of the world can only wonder at, and strive to comprehend the magnitude and glory of. All Americans—both civilian and military—killed and wounded in these tragic attacks, join the ranks of patriots fallen in other conflicts. They are Americans all. It is our duty to remember John as a hero. Let us record that as his tribute. Let history record that as his legacy.

We pray that his rest is peaceful. Although ours cannot be, we rest easy in the memories of an American hero so very much touched by the hand of God

I know that John is in a good place right now and that he will look over and protect all of us. But when he's not busy doing that my gut feeling is that he will be either going over old Xavier football game films with Leo Pacquin (legendary Xavier football coach and AD; former member of Fordham University Seven Blocks of Granite with Vince Lombardi, et al.) or getting into mischief with his heroes, MOE, LARRY, and CURLY.

Would you all please join hands now as we pay one last tribute to John.

JR...I will always be proud to call you my friend. We love you, we'll miss you, and may God Bless you, God Bless all of us, and God Bless America!!

Edward Haskins (friend)

Muriel

MURIEL SISKOPOULOS

You are the reason I am; you are all my reasons. You loved me, you comforted me and you gave me purpose. You are my one true love. You are my best friend. You gave of yourself unselfishly. You loved unquestionably, not only to me and the children but to all. The smile that was ever present on your face lit up a room and made everyone else smile. Always a kind and understanding word. Always laughing, always giving yourself. You cared so much for everybody. You spent a lifetime of trying to care for everyone, and you succeeded. Love, caring, giving—"A Lady", all these words are merely defined by one word—"Muriel"

Mark (husband)

Our thoughts have been with you and your family so much since this past fall. At the time, we were at the peak of foliage season and the leaves reminded me of Muriel so much. They were so beautiful and colorful. She shines so brightly still.

Love

Jennifer & Michael

This note is a long time coming and I'm sorry it's taken so long to sit and write. There is no purpose to it except to tell you how often I think of you and the kids and how much I miss our "Myrtle". We talk of her often here and have some good laughs and a few tears. I myself often think of how considerate Muriel was of me and my situation after my mom passed away. I also wanted to tell you that Trinity and I did make cupcakes for Muriel and went outside to throw them to the sky. We will do it again too. There's so much



more to say but all in all the point is we miss her dearly and you are always in our thoughts. We haven't forgotten you or Muriel. Please take care.

Jackie

Muriel was a loving mom of four grown children Thomas, Donna, and twins Terri and Laura. She was also a grandmother of two and

loved to knit sweaters for them all. She was also a devoted wife to her husband Mark. It was the second time round for both of them and they found much happiness in their 11 years of marriage together. She loved to travel with her family and had made multiple trips to Disney World including one recently with her grandchildren.

Muriel was a meticulous dresser who loved to shop, especially for that perfect present or card for special family occasions. It didn't hurt that she worked in one of the biggest shopping centers in the world, the World Trade Center. In 1993 she was there for the first bombing and ended up with a cast on her foot. She didn't have to work but she enjoyed the people at KBW and she enjoyed the extra income which allowed her to do even more shopping!

She was warm and motherly to all the research analysts at work and loved her ten years at KBW. Everyone admired her friendly, outgoing, stylish personality and was cheered by her beautiful smile. Muriel was a true asset to the research department at KBW and is missed by all.

(Keefe, Bruyette, & Woods)

Paul

PAUL SLOAN

We are blessed and privileged to have known Paul Sloan.

Paul K. Sloan, formerly of Novato, CA died Sept. 11, 2001 in the collapse of the world Trade Center in New York. He was employed as an equities analyst with Keefe, Bruyette & Woods and was working on the 89th floor of 2 WTC when the terrorist attacks occurred.

Paul was born in Denver, CO on July 30, 1975, lived in Houston TX and then moved to the Bay area in 1981. He moved to New York in 2000 to work for KBW. He attended San Marin High School and Brown University and graduated with a degree in History in 1997. He achieved many athletic awards as a football star at San Marin, including All League and All-Bay Area honors as one of the top linemen in Northern California. He was also a National Football Scholar-Athlete Award winner. He continued his athletic prowess at Brown as he started for two years as an offensive guard for the Ivy League team.

Paul worked for Morgan-Walke Associates and Sutro & Co. investment firms in San Francisco before joining KBW last year. He is survived by his parents, Ron and Muffy, two brothers, Matt and Peter and a sister and brother in law, Sarah and William Funk.

Paul was a true gift in our lives. He lived a life of principled maturity and wisdom beyond his years. He was decent, honest, had an extraordinary work ethic, mental and physical discipline, high standards and principles and a commitment to living up to and beyond his potential and an aspiration to excellence in everything he attempted. We are grounded and guided by his example.

Paul was a very "black and white" person. You knew where you stood with him. In life, there was a right way and a wrong way to do things. Paul always did the right thing, no matter how difficult it might be.

Paul was passionate about the things he loved, family, friends, sports, music and movies. He had an eye for anything that was of interest to him. He would be the first to spot an article pertaining to someone and email it or comment on it. He was thoughtful and caring, never forgetting a birthday or an anniversary.



What did Paul mean to our family? In short, everything! Paul, a middle child, was the glue and the buffer between his sister and brothers. There seem to be no good words to describe him . . . NOBLE is a word not used much, but may best describe Paul. It implies "superior moral qualities and an exalted mind, character or spirit that scorns petty, base, or dishonorable". Paul was noble—and full of contradictions: he was a sensitive warrior, a humble hero, a parental friend . . . He pushed himself and gave everything he had. He set the bar high!

He was a loyal friend and had the ability to bring people together. He could encourage and be generally interested in their pursuits. But he would also not hesitate to reprimand or discipline and let them know how things should be done.

Among his friends, Paul was never the smartest, but graduated from the best school. He was not the most recognized on the field, but took his athletic career the furthest. He was never the funniest, but made everyone laugh the hardest. He was never the one with the most time, but he was the greatest friend. He was never the most adventurous, but took chances, left the comfort zone to attain his goals. He found a job that he loved in New York, doing exactly what he wanted to be doing and always achieving beyond his own expectations. He was the genuine article, dedicated, competitive, honest and human. He will be forever and greatly missed by all who loved and knew him. The world is a sadder place with out Paul in it.

Much of the above was said about Paul, by many different people, at the Memorial Mass that was held for him. His East Coast and West Coast friends have all become friends through Paul and will stay in touch. Many of them will run a race in San Francisco in March together in honor of Paul. Even in his absence, he brings people together.

(friends)

Greg

GREGORY SPAGNOLETTI

Just last year, my brother Greg was the Best Man at my wife Lynn & my wedding. When he stood up to make his toast at the reception, he began by stating: "Paul has so many close friends, family and colleagues, I am honored to be chosen as his best man". Although the reason for today's event is conversely much sadder, the same holds true for me, I too am honored to be giving Greg's eulogy. He was not only my Best Man, he was my best friend and close brother. As exemplified by the number of people here today and the outpouring of support that our family has received since September 11th, it is apparent that Greg's life, character, personality & being touched a large number of people.



Greg & I were extremely close all our lives and we did just about everything together. As children we were roommates sharing one of our family's small bedrooms—Chris & Mark on one side of the wall and Greg & I on the other. That bedroom had only one small closet and early on when our family could not afford a new bedroom set, he & I even had to sleep together in my parent's old King size bed. If you've ever been in any of Greg's apartments or roomed with him, then you know how organized and meticulous he could be. Needless to say we drove each other crazy . . . Being the youngest, I also got Greg's hand-me-down clothes as well. Under normal conditions, hand-me-downs would be frowned upon; however this was clearly not the case with Greg. The clothes I received from him were in excellent condition and came to me folded perfectly as if bought from a store. Because Greg and I had the same build, we continued to share clothes over the years and buy each other garments when we saw a bargain. Greg would wear my Tuxedo to Black Tie events and this Blue Blazer of his got traded back and forth between us depending on the occasion. We could afford to go buy our own outfits, but this was one of our many little connections. Everyone always told us we looked so much alike as well. Greg would ask: "Who is older?" Then say, "I look pretty damn good for being almost years 4 his elder—I am in better shape too." Greg and I shared so many things in life. In the City, we would go out for beers, play hockey, attend Yankee & Ranger games, roller-blade in Central Park, hit the gym and always find time for a meal. Greg and I talked just about everyday on the phone. We would check-in with each other, give family updates,

discuss work, the economy and sports. During this past year, our contact became more intermittent because of conflicting work schedules, travel and other constraints; however we recently made it a point in the weeks prior to September 11th to get our dialogue back on track. About a month ago, Greg came over to my apartment to see our son PJ, have some pizza and give me some advice on a personal matter. Just before Labor Day weekend, we ordered in Chinese food and sat out on his deck. Greg was helping me get my finances organized so Lynn & I could purchase a house and get settled with PJ. We talked for hours about the high cost of living in the City, the real estate market, commuting,

and the challenges of trying to raise a family in the Metro area. We always spoke on Mondays to recap the weekend events and talk about our schedules for the week ahead. On Monday night the 10th of September, Greg called me late in the evening at work. That particular night, Greg wanted to know how Lynn & I made out with our house-hunting endeavors. We talked for nearly an hour. Consequently, the following Tuesday morning, I was holding a sales meeting when one of our Managers working across the street from the Trade Centers called and said: "It looks like a plane or something hit one of the World Trade Centers. Things may get a bit crazy down here . . ." I immediately called Greg to see if he was OK. When I reached him, he was on the other line with my Father. After reassuring my Dad that he was fine and that the incident effected the other tower, he clicked over and talked to me for 7 minutes about what he saw happen and that he was all right. It was so good to talk to him and I could tell in his voice that he was happy I called. I told him to be careful, get out of the Building and call me back when things settled down. At 9:04, I was horrifically informed that a second plane had just hit Tower 2. I immediately hit re-dial. The call would not go through . . . I am so glad I got to speak to Greg one last time that morning.

Greg was a lot of things to a lot of people. He was a son, a brother, a boyfriend, an uncle, a friend & a colleague and he excelled in every role.

Greg was hard working and successful. He was organized, diligent and always prepared. He was very driven and had the ability to stay focused on his goals. Those characteristics combined with a tremendous amount of common sense were the keys to his success at such a young age. To work on Wall Street was Greg's dream.

Every time we talked about work, he would say; "I love my job. I get up every morning and I look forward to going into the office. I am so lucky". When anyone ever asked him what he did for a living, Greg would reply: "I work on Wall Street . . . in the World Trade Center". He was never arrogant and never forgot his roots. From Waterbury to Wall Street—You Made It Buddy!!!

Greg was a good human being with a terrific personality and respect for others. In each of the neighborhoods he resided in on the Westside of Manhattan, he knew everyone because he had the ability to talk to anybody. The dry cleaner, the deli guy, "Anthony the Italian Tailor from Italy", our hairdresser "Tanya from the Ukraine"—they all loved him! His former roommate Mike Petrucelli told me a great story about Greg when they lived together on W. 75th Street in their first apartment: One cold winter morning Greg was leaving the building on his way to work. On that day, there was a homeless man on their front stoop shivering. Greg took the time to go back upstairs to his apartment and got a winter jacket for the man and also gave him a few dollars. In another recent instance, Greg & Gretchen got into a cab and found a wallet on the floor, full of cash, a sizable rent check and credit cards. Greg took the time to look the gentleman up in the phone book to assure him it was safe. The man turned out to be a Veteran and relied on his VA card for medical assistance. The next day, Greg & Gretchen went out of their way to bring him his wallet back with all his belongings inside, as if it was never touched. The Man was so relieved and grateful for their considerate actions that he wanted to show his gratitude by offering a token of appreciation from his family's gift shop. Greg unwillingly chose to accept a flower arrangement for mom for Mother's Day.

Greg was extremely generous & kind. When I was in college, he funded my spring break trips and never asked for a dime in return. It was his way of telling me how proud he was of my athletic achievements. I can only count on one hand how many times he allowed me to pay for a meal when we were out together. He would say, I am doing pretty well, save your money. Greg always wanted a Porsche sports car. It was the one material goal he set for himself. Although he could easily afford the car, he

never purchased one because he was too humble & practical. In fact after receiving his first real Wall Street Bonus, he instead bought my mom & dad a new washer & dryer for the house. Greg was not just generous with money; he was also generous with his time and efforts as well. While at Sandler O'Neil, Greg got involved in a sponsorship program for adolescent inner-city youths. He mentored a young student named Louis through high school and took pride in the time he spent talking with him about the value of education and being a good citizen.

Greg was a "guys' guy". He loved having a beer with the fellas', playing sports, the outdoors, sailing, going to the gym, Central Park and most of all hockey. He loved being at the rink and telling stories in the locker room. Hockey was a way of life for our family and Greg cherished the fact he got to be coached by my father in high school and that he, Chris and Mark were all on the same team several times throughout their careers. Greg worked very hard to receive a scholarship to Curry College so he could play on the same team with brother Chris and his cousin Chief. Greg was a vital part of the NY Flyin' Elvis Hockey Team which played in Las Vegas over the last 5 years. This was his favorite trip because he got to play hockey everyday like a professional, party with all the guys, and have all 4 of the Spagnoletti's on the ice at one time. Back in New York, he organized a competitive hockey team to participate in a men's league at Chelsea Piers and got a good friend to help sponsor the team with jerseys. In our first season we won the league and Greg was ecstatic! He loved to compete and had an insatiable desire to win. He would go to "stick time" when the market was closed for a holiday and we used to skate "pick-up" together in Central Park on Saturday mornings in the winter. Greg always found a game and never turned down ice-time! Hockey was a great example of his zest for life.

More than anyone else, Greg was a Family Man. He called home and visited my parents regularly. He talked to at least one family member everyday and made it a point to always be with us for birthdays, holidays, golf tournaments and family functions.

I know for a fact that Greg would be so proud of how my mom, dad, Mark, Chris, & Gretchen have remained strong,

stuck together, organized our efforts and strategically handled his affairs since the disaster. Greg would also be grateful for the tremendous loving support our extended family and friends have demonstrated as they have dutifully helped us through these horribly difficult times. Right now I know Greg would echo a statement my father always ingrained in all of us boys: "That's what family is all about".

I, like everyone in this room today, miss Greg so much. I miss his laugh, his million-dollar smile, his facial expressions, his greeting of a firm handshake and a big hug whenever he saw me. I miss seeing him at his end of the kitchen table. I miss his banter over Sunday dinner. I miss his advice, wisdom, foresight and "can-do" positive attitude. I miss his passion and caring manner. I miss his sarcasm and wit. I miss his salad . . . Greg made the best salad! I can go on and on but my words will never define the void that has been left in all our lives. What I can say is: The magnitude of our loss is an indication of the impact Greg had on all our lives.

We will forever miss you Greg, but your values, your ways, your character, your love of life and all it holds will live on forever through all of us. It will be my goal in life to be as good a father and husband as you were a big brother to me. You taught me so much. We will always be "Richie & Maria's 4 Boys". Get a table set for Sunday Dinner for we will all be together again someday.

I love you! Mom, Dad, Mark, Chris, Gretchen, Michelle, Lynn, Cherie, Christopher, Jonathan, PJ and now Julia all Love You very much!

Paul A. Spagnoletti (brother)

I am going to write down some thoughts for you. Some are stories, and some are observations.

Good human being/could talk to anyone: When we lived at 75th street I would walk around the neighborhood with Greg and he was like the Mayor. The dry cleaner, laundry, the deli, the tailor, all knew and loved him.

My favorite story:

I knew I liked Greg from the first time I met him. I don't know how we started talking about this, but Greg and I met at First Empire and in our first or second conversation we started talking about working out or something, and how tall we are and how much we weigh. I said that I was 5 feet 8 inches tall. Greg replied that he was 5 feet 8 inches tall! Who does that besides a great short Italian Guy?

Successful/hard working and humble:

Greg always told me that he learned this from a guy at David Lerner Associates, "live below your means." And he always did. Greg made more money than his lifestyle would indicate. Even the apartment he bought and fixed up was more about quality of life and practicality than spending money.

When Greg started at Sandler O'Neill he struggled for a while. He was not even sure if he would make it, but he never gave up and never stopped trying. He succeeded. He traveled, worked long hours, etc.

When things started rolling for him at Sandler and Greg was starting to do big trades he never asked for a raise or started acting differently. He waited for his bonus at the end of the year to reap his rewards, and they told him how much they admired him for keeping his head down and working, and not acting differently with his success. He was being humble.

Greg always wanted a Porsche, but did not buy one. He was being humble and practical.

Greg would listen and learn. I sometimes gave him a hard time for being an "expert" on things he knew nothing about, but Greg would really listen to people and learn from that, and then apply that knowledge. Not everyone can do that.

Generous and kind:

One time while we lived at 75th street Greg was leaving the building early in the morning and there was a homeless guy in front of the building on the sidewalk, with no coat. It was cold out. Greg went back in to the apartment and got a winter jacket and gave it to the guy, with a few bucks.

Family Man:

Paul, I cannot tell you how much Greg talked about your family and worried about you guys. We would go bike riding in Central Park and that is when he and I

would really talk. He would tell me how he wanted to make sure your mom and dad would be taken care of financially in the years ahead. He talked about your dad working at the bar and how it was great since your dad loved people so much. He would tell me how much crap your mom put up with all the boys, but how she was supportive and loving. He worried about all 3 brothers, and he was so proud of you all. He was happy and proud when Mark bought that house, and really got his business in order. He was proud of Chris for being such a great dad and being professionally successful. He was so proud of you for being such a good dad, for working so hard and succeeding at work, and for your hockey achievements. You guys were his best friends. He talked about Chris's kids all the time, and told me how smart and funny they were. He loved you guys so much that I can not even begin to describe it. I come from a good family and even I was envious.

These bike rides were my favorite time with him. Not to sound gay, but it was really fun because it was just him and me talking about life, talking about our families, making fun of people and things, checking out girls, etc. . . . We would talk and laugh . . . I will miss those rides so much.

Friend:

There are so many times that Greg was there for me, but I remember this because it was the most recent example: my bachelor party. It was on a Thursday night without a lot of notice. Greg was away on business and I did not think that he would be there. He showed up, not even very late. He told me he got on a plane, dropped his bags at his place and took a shower and came right over. He told me he would never miss that party. I started crying.

Neat and meticulous:

You saw his drawers

You saw him pick out fruit at the store

Our tailor, "Anthony the Italian Tailor from Italy" (who was very upset when I told him about Greg) was quite funny one time describing Greg. He called Greg and I by our last names since we were Italian, "Spagnoletti and Petrucelli". Anyway, one time I was in there and Anthony told me that whenever "Spagnoletti" bought a suit from him Greg always had him make changes after the initial tailoring, usually 2 or 3 times.

Anthony then started squirming and acting like Greg might if he were trying on a suit, pointing out any flaws. When I told Greg the story he said, "my clothes always fit right, don't they?". You know what, they always did.

The woman at the laundry watched Greg fold his undershirts and told him that she felt bad for whoever married him because he was so neat and meticulous it would drive them crazy.

His apartment on 72nd street was beautiful, but not that big that it should take 20 minutes to show someone the finished product (think about the detail that went into putting it together), but Margaret and I went their once and she had never seen it. Greg showed her the place and it literally took him 20 minutes to do so because he is so detail-oriented and showed her everything. That, and Gretchen getting mad that it took so long made it very funny.

Laughter and Life:

Greg had that great laugh.

He loved Adam Sandler movies, and other stupid "guy" type movies

One time Greg and I went bike riding and a guy yelled at Greg, "dude, your seat is way too low man, way too low!" Needless to say every time we went out biking we would yell that and start cracking up.

Random Thoughts:

Even though hockey was his sport (and we all saw him treat every Chelsea game like the Stanley Cup) he loved to watch home runs on sports highlights. He told me that he found them so exciting and definitive.

He made the best salad in the city. He would make a salad for us and we would sit their in our boxers talking about life.

He was even tempered. Sure, if someone took a run at you in a hockey game he would take care of them in your defense. But I mean he did not get mad at people or things very easily, and he was quick to forgive.

Greg seemed like he was very happy with his life.

He loved to BBQ.

He didn't complain.

He could roll with punches—the couch he bought was too big to get into the living room at our old place. He didn't get mad. We just made the doorway bigger and laughed about it

Remember his back problem, especially at its peak? One time at 75th Street we were walking from our building to the deli no more than 100 yards away. He had to stop 10 times on the way, no exaggeration. But he did not complain. He was unhappy and in pain, but he did not complain.

I think he should have complained more. At work a few times some things were either not done for him, or done incorrectly to him, and he did not complain. He would just move on.

Greg was a great brother, son, uncle, boyfriend, and friend. He enjoyed life, and had a laugh that made everyone around him feel good. He had a passion to succeed for himself, but as much for his family. He could and would talk with anyone. He enjoyed being alive. I could give him a hard time about something and he would never get mad, and he would hardly ever hassle you back.

I never realized how much I loved Greg. I still can't understand that I will never get to speak with him again. We wrote or spoke nearly every day at work, and we shared every major event in our lives for the last 9 years.

I am not a religious man, but I am clinging to the thought that he is in a better place now. On the day after the attack I went to Union Square where people had started a memorial and someone had layed out sheets of paper to write notes on. I wrote something like the following that I am going to try and honor, "I will never forget your friendship. I will live my life to its fullest in your honor." I am grabbing onto those two thoughts as a way to be strong.

I am pretty certain that if there is a heaven Greg is there now looking down at your family and worrying that everyone is so upset, and he is trying to figure out how to make you all feel better.

I miss him so much.

Mike Petrucelli (*friend*)

Derek

DEREK STATKEVICUS

First I want to thank everyone for coming and for the outpouring of support over the past 10 days. It means so much to the Statkevics and Young families to realize how much Derek is loved.

There are some questions that will never be answered surrounding the tragedy of September 11, 2001. How could four planes get hijacked, two from the same airport? How could these people have so much hatred to carry out this plan of mass destruction? How far did Derek get in trying to get out of the building? And I still can't figure out what Derek was wearing that day.

But what I do know for certain is that he is now in a much better place . . . that good will eventually come out of this . . . that he did not die in vain. I know that God will provide for me and my boys and that He will give me the strength to endure. I also know for certain that Derek loved his family and friends and of course our dog little Squirt. And I am sure that he is looking down on us now awestruck at how many people are packed in this church. He's probably loving it.

Last Monday night Derek got home later than usual . . . around 8 o'clock. I had kept Tyler up to say goodnight and when Derek walked in he grabbed Tyler, gave him a great big hug and said I missed you so much today. You see we had been on vacation for the past 10 days and so Derek, Tyler and I had spent A LOT of time together. I think at times Derek was glad I was the full-time stay-at-home parent, but the week still gave him and Tyler a chance to bond. Derek excitedly talked about going back next year for 2 weeks and how much more fun Tyler would have since he'd be 2. They swam at the pool, played on the beach, and Tyler collected shells. Derek carried him to the top of the largest sand dune on the East Coast—100 ft. up. As I sat at the bottom and watched their silhouettes dance at the crest of the dune, I smiled at their love for each other.

I am happy that Derek was so blessed in his 30 years. He had a fun childhood outside of Binghamton, NY. He went to Ithaca College and traveled from Martinique to Japan, Denmark to Belize. He had fun being single in the city in his 20's. But most of all he experienced being a husband and the joys of being a father.

A few months ago Derek came home from work and HAD to talk to me. I couldn't imagine what was so important that he would be that excited to talk to me after a long



day at work. He woke at 5:20 AM every morning, took Squirt out at 5:50 and left at 6 for his 6:10 train. Most nights he'd be home around 7 and the by the time we'd eat, and put Tyler down, it was time to go upstairs around 9. Well what was so important, was that he had been thinking about where we would retire. Now I'm thinking about things in the more immediate future . . . that I had to go grocery shopping tomorrow, our vacation, the new baby . . . so I was totally not as excited about this conversation as he was, especially after a long day with Tyler. But this obsession with knowing where we would retire persisted and he brought it up again and again.

The other night I realized . . . he has now retired and it is to a far better place than the Northern Neck of Virginia or the Outer Banks of North Carolina. For the Lord said in Jeremiah 29:11: "For I know the plans I have for you, thoughts of peace and not of evil, to give you a future and a hope." Derek is in the most serene and peaceful place of all—heaven—and I'm sure he could have never imagined such a wonderful retirement.

And when I question how we left here on earth will cope with the tragedy and it's aftermath, I turn to Joshua 1:9: "Be strong and of good courage, do not be afraid, nor be dismayed, for the Lord your God is with you wherever you go." and also Psalm 29:11: "The Lord will give strength to His people, the Lord will bless His people with peace."

May God bless you and your families as you have blessed ours.

Kim Statkevics (wife)

One of the things Derek always used to say to me was, "Woody, you sure do tell it like it is, kid." And then he'd break out that high-pitched, contagious laughter we all know so well. He was right about that, and I see no reason to be any different with my words today.

It is horrible enough for us to endure the tragedy and anxiety that we all experienced just ten days ago. For Derek's generation, which includes myself, our youth and innocence, and the naïve joy that comes with it, came to an abrupt end. But it is made all the more painful when that tragedy is made so much more real by involving someone as dear to us as Derek.

It is amazing to me, and a testament to his character, just how many people Derek touched throughout his life. Whether you knew him for thirty years or thirty minutes, Derek made an impact. He spoke intelligently and passionately about a broad array of subject matter—from music to politics to sports to finance. He had a laughter and demeanor that put you at ease. You just felt good to be around him.

Whenever my wife Jodi and I had a gathering at our home, people would always ask, "Are Derek and Kim going to be there?" When we were planning the seating arrangements for our wedding, I can't tell you how many guests requested that they sit at Derek and Kim's table. People who met Derek only one or two times remembered him and enjoyed being around him. As a result, I often unconsciously took advantage of that quality and called on Derek and Kim to act as "social ambassadors" in several of our gatherings. If we had a group of people that needed a spark and a leader, I would put Derek with them because I knew he would elevate the group dynamic. That would frustrate him, and he would say to me, "Next time you do something like this, put me with people I know." But he kind of laughed as he said it, so while I know he was serious, I also hope that he understood that he had a quality about him that people were drawn to, a quality so few of us have. I always envied him for that.

When you lose someone of that magnitude, the despair is sometimes more than one can bear. It's a combination of sadness, confusion, anger, and I'm sorry to say, a questioning of my own faith and beliefs. Sometimes, when I'm feeling most desperate, I actually try to trick myself. You see, my relationship with Derek, like a lot of close male relationships, was such that we could go weeks, and sometimes months, without speaking to each other. We understood that even though we were busy establishing careers and families, nothing changed about our friendship - there was

just a lot going on. And eventually, one of us would call the other, we'd get together for dinner or a beer, we'd catch up, and it would be as if no time had passed at all. I used to think, and still do think, in some crazy, convoluted male logic, that only proves how strong our relationship was. That time alone can't weaken the bond we have.

And now, I sometimes try to convince myself that this will be OK and instead of being three months until we catch up with each other, it will be 600. But, it's OK. Our friendship won't change—it's just that we're each going to have a lot going on and we're going to be in different places for a while.

Then the harsh reality of the moment hits and I once again see that a huge part of my soul has been ripped out and replaced with a hole. A hole that is dark, a hole that is deep, and a hole from which there seems to be no end or escape. And I think that if I feel this way, I can only imagine the turmoil that Kim, her family, and Derek's family are going through. And I see how strong and how brave Kim has been through all of this and I think to myself—I should be that strong. I should be that brave. I should be giving her strength when instead I find that she is the one who is providing strength to me.

And through that, I begin to see hope. Hope that while this hole in my soul will never be repaired, maybe one day, as impossible as it seems now, it won't seem quite as dark, and it won't appear quite as deep. But rather, the hole will be filled with eight years of wonderful memories I have of my friend.

Thoughts of how only half of a sandwich would hold Derek over for two days. Memories of the first night we met when he watched me trip down a flight of stairs. Instead of seeing if I was all right, he laughed hysterically. That's when I knew we were kindred spirits. Thoughts of being out every weekend in New York and how if I was ever involved in a conversation with a girl and he wasn't, Derek would find some way to embarrass me, thus ensuring he and I would both leave the bar with no one but each other. Memories of the many milestones that were made as we evolved from 22 year old boys just out of college with nothing but dreams to men making those dreams come true by establishing careers, getting married, and building families.

I look forward to the day when I can tell Derek and Kim's children what a great man their father was. About how smart he was and how hard he worked. About the look he had in his eye the first night he met their mother and how he even lied to me about getting her phone number that night because he was afraid she didn't feel the same way about him. But most of all, how much he loved and was loved. About how much he loved his wife and his son, and how he couldn't wait to be a dad again.

To Kim, I want you to know that while you may have lost Derek, you did not lose the friendships he brought into your life. We are here, not for the days, weeks, or months to come—but for the lifetime ahead of us. We will cry with you, remember with you, and help you in any way you need. Like it or not, I'm sticking around. And someday, as unfathomable as it may appear, we'll get through this together.

I know we'll do this because we have to. We have to for the sake of ourselves, for the sake of Derek and Kim's children, and most importantly, for the sake of Derek's memory. His life deserves to be recalled with thoughts of love and happiness and I pray that in time, we will all be able to smile when we think of everything he brought in our lives.

Finally, I want to speak about one other quality that Derek had that I truly admired—his patriotism. While up until ten days ago many of us took for granted the freedom and opportunity we have as citizens of our great country, Derek never did. When we went to Yankee games, it was Derek who stood tallest and proudest during the Star Spangled Banner. As an aside, I can't tell you how much it means to have representatives of Norwalk's government and Norwalk's finest here today. Wherever Derek is, he is flipping out right now. He is loving that. To put it in his own words, "that's cool."

I can't tell you how many times he spoke about how much he appreciated living in a land of such liberty and opportunity. He never took it for granted and he worked his tail off every day to get everything he earned and to provide the best for his family. That is a quality he has instilled in me and one that I hope will be instilled not only in his children, but if I am so fortunate, in my children as well.

So Derek, until the time comes for

you and I to meet again, have that beer, and catch up, I wish you well. Watch over us and guide us—we will do our best to make you proud. I am comforted by the fact that you are surely in a better place than the hell we are living in right now. May God bless you and all of the victims of September 11. May God bless everyone here today, and as I know you would say, may God Bless America.

Kristopher Wood (*friend*)

Before I begin, please forgive me for not being here to deliver these words myself.

All of our lives have been altered since this tragedy and words cannot describe the feelings of loss. However, I do want to express my deepest sympathies for Kim, Tyler, family and friends.

For the past 10 years, Derek has been a constant in my life and I would like to share a few thoughts about Derek. We met in Ithaca, during college, in the Fall of 1991. It was my sophomore year and Derek's junior year. During that year we became good friends and decided to be roommates the following year. Neither of us had many friends at Ithaca, and we often joked that we wouldn't need a telephone. As Derek would say, "Who's going to call us?" We later decided to get a phone since we both liked to order pizza.

Derek and I had a lot in common and we remained friends after college. Derek was an accounting major and was committed to becoming a Partner in a Big 6 firm within 10 years. His first job was at Ernst and Young in New York City, but he didn't stay there long. In fact, there was a time when Derek changed jobs quite a few times and becoming "Partner" wasn't exactly what he wanted.

When Derek told me that he found the one for him (Kim) I was happy for him. The way he would describe Kim . . . you could tell that he loved her deeply. Derek honored me by asking me to be his best man at the wedding and he stayed true to my wedding toast as there are the pitter-patter of little "Statkev-uh-K-eye" feet at the home in Norwalk.

Over the years, we managed to visit each other many times—catch a few Yankee games, a few days at Disney when Derek did a summer internship, a few days at the Grand Canyon and in Las Vegas (Spring Break, 1993), a few concerts and a Jazz Festival in New Orleans and a few days in Texas. The miles that separated us never seemed so great, and Derek always seemed to remember me when it came to the Yankees being in the World Series, because he always managed to get me a baseball cap and a few cigars.

Over the past 10 days, I've come to realize that there are many things we can remember about Derek. The memories seem to be triggered by some of the most insignificant things, and while tears may come with these memories, so do the smiles and the happiness that we feel as we remember Derek who was a husband, a father, a son, a relative and a friend . . . to all of us.

Thank you.

Paul Frankel (*friend*)

Craig

CRAIG STAUB

Craig and I met in 1994 at a KBW function in a Country Western dance club right in the middle of Midtown New York. We were immediately so comfortable it was as if we had known each other forever. We were together literally every day since that very first night. We lived together all these years and we were married on June 25, 2000—the most magical day of my life. Craig and I have often been told that we had the kind of love most people search for but few ever find. A love that was born out of true friendship and filled with mutual respect, constant laughter, warm compassion, life's daily compromises and challenges and a lot of passion.

When friends have asked Craig for advice on finding their one true love, he always said, make sure that the person you find is your best friend. Stacey is my best friend—I wouldn't want to be anywhere or do anything without her. And he spent our time together showering me with affection, making me smile, and creating so many memories for me to treasure. We traveled to Switzerland, Italy, France, England, Greece, Hawaii, many Caribbean islands by land and sea, and all around the United States. Older married couples have commented that we packed more into 7 years than they had in more than 20. Though we were only blessed with a short time together, I have no regrets, for we spent that time enjoying life and more importantly—enjoying each other. Craig will always be my greatest friend.

I would like to take a moment to speak directly to my husband because I know in my heart that he is here with us right now . . .

How could he not be—for those that knew him well know that he's loving every minute of this attention—a celebration just for him because today Craig, it's all about you!

For our wedding, I had a gift made for Craig—a framed and hand-calligraphed letter describing my love for him. Today, I would like to read this letter for a second time and remind him of how I will always feel.

Craig William:

*You are my best friend as well as my lover
And I don't know which side of you
I enjoy the most.
I treasure each side,
Just as I treasure our life together.*



*You have something inside of you,
Something beautiful and strong.
Kindness, that is what I see when I look at you,
That is what everyone sees.*

*You are the most forgiving and peaceful man I know.
God is with you, he must be,
For you are the closest thing to an angel
that I have ever met.*

*I am who I am because of you.
You are every reason, every hope
And every dream I have ever had.
And no matter what happens to us in the future,*

*Every day we are together
Is the greatest day of my life.
I will always be yours.*

Craig, today at this celebration of your life, I would like to thank you. Not only for loving me so deeply and unconditionally but also for leaving me with your greatest, most precious and generous gift of all—your child. Juliette Craig W. Staub

She looks just like you—from your gorgeous blue eyes, perfect nose, fair complexion and beautiful lips. It warms my heart to look at her and see you, looking back at me. And when she came into this world on your birthday, I knew that September 22nd was meant to always be a happy day, a special day. On that day, it will be a celebration of her life and yours.

I promise to spend the rest of my life raising our daughter and loving her enough for the both of us. I will strive to make you proud of me and of her. And she will always know that her daddy was the greatest man that ever lived. You will be missed every moment of every day. I will always love you cootie...my heart is yours.

Stacey Staub (wife)

Death is nothing at all . . . It does not count. I have only slipped away into the next room. Nothing has happened. Everything remains exactly as it was. I am I, and you are you, and the old life we lived so fondly together is untouched, unchanged. Whatever we were to each other, that we are still. Call me by the old familiar name. Speak of me in the easy way which you always used. Put no difference in your tone. Wear no forced air of solemnity or sorrow. Laugh as we always laughed at the little jokes we enjoyed together. Play, smile, think of me, pray for me. Let my name be ever the household word that it always was. Life means all that it ever meant. It is the same as it ever was. There is absolute and unbroken continuity. What is this death but a negligible accident? Why should I be out of mind just because I am out of sight? I am waiting for you, for an interval, somewhere very near, just round the corner. All is well. Nothing is hurt; nothing is lost. One brief moment and all will be as it was before. How we shall laugh at the trouble of parting when we meet again!

That said, allow me to address Craig in the many familiar ways I always have: Craig, Craigy, Craigy-Boy, Reggy, Craigund, Stauber, Craig the Chicken Leg, Dude, and Yo, little brotha!

Actually this last one I said to Craig only in response to him addressing me as "Yo, little sista!" after which I would remind him that I am not his little sister, I am his big sister, and he is my little brother, hence "Yo, little brotha!" But there was something more to this little joke than meets the eye.

In the very early years, our age difference did matter somewhat because I was physically bigger than Craig and ahead of him in school, so I played the role of a big sister. I was protective of him, I acted like I knew more, and that I should be in charge, and things like that. But even then, most of that didn't factor into our relationship because Craig was always my best friend. We played together most of the time, often finding other brother-sister duos to be friends with. And when we fought, we knew it was serious only when one of us threatened "That's it, I'm not gonna be your friend." Of course that would

be the signal that we better reconcile fast or else there would be harsh consequences.

As we got older, the age difference seemed less and less, even through high school and college, where I was actually three years ahead of Craig because I skipped a year, we always shared our time and our friends with each other. I was especially happy to introduce Craig to my senior friends when he arrived as a freshman, so he knew he had seniors on his side if anyone gave him trouble. This happened in both high school and college, as I was flattered that Craig decided to go to the same college as I did—Boston University.

After college, Craig started taking on more of a big brother role with me, and his age-defying wisdom, sensitivity and integrity really started to show. After graduation, on a whim I decided I wanted to live in Florida. So with no job and no real plan, and despite the urgings of my mother, I packed up my car and went—with Craig. He went to accompany me on the drive down and help me get settled in. I should've known it wasn't meant to be when, 1 hour into the drive, we got lost, and it was pretty much a comedy of errors the whole rest of the way. Craig and I had a crazy, funny time together on that trip, having only one fight over whether Sade was a talented artist or not. Turns out I stayed in Florida only 3 months before coming back home, but getting to spend that adventure with Craig was more than worth it.

Soon after that I moved to Connecticut to work for Pratt & Whitney, and Craig started working in Manhattan for KBW. As Connecticut was not very fun, I would come down on many weekends and hang out with Craig and his friends. We were definite "buds", although I did have to be careful sometimes not to "cramp his style". It was during these times, and ever since then, that I saw Craig's hysterical nuttiness come out in full force.

You see, Craig worked really hard, but he played really hard too. Craig was so much fun because, not only did he have such a love for life and a strong sense of humor, but he had the nerve to do things that most people wouldn't do, all in the name of fun. Some examples:

While flying on British Airways in First Class, Craig decided to consistently mispronounce "champagne" by calling it "champ pag nee", just to see the reaction from the flight attendant.

On the morning after mine and Peter's wedding, Craig showed up at the door of our "honeymoon suite" with coffee and oranges. After debating whether we should let him in, I opened the door, Craig came in, put down the coffee and oranges, then proceeded to jump into bed with Peter and roll around shouting "You're married, you're married!!!"

Oh Brother, you're such a ham. You all will see this in the video later. Actually, at one point over the last 2 months, after we put up so many posters of Craig and did so many TV and newspaper interviews about him, I was wondering, if he turned up OK somewhere, would he be embarrassed by all of this? And then I thought, Aha!! This whole thing is a plot to see how far we have to go to embarrass Craig!! Have we crossed the line yet? Boy, I wish that was the case.

But on a serious note, as adults Craig cared for me as though I were his little sister, eagerly helping me with any little thing I might possibly need help with, and giving me advice on my career as well as on my personal life. This advice I valued greatly, as Craig had some kind of natural wisdom and moral courage that always drove him to do the right thing, regardless of the pressure to do otherwise. He was quite extraordinary in this regard, and I respect him so very much for it.

Craig, you are so smart, so much fun, so caring and sensitive, and so very honorable. Craig, you are one of my favorite people in this world, and we have been so lucky to have you as long as we have, although it could never be long enough. I love and respect you profoundly, and I will keep you with me as an active part of my everyday life, as I know what you think, how you feel, and what you would do and want in certain situations, and I will consider that in everything I do. Our relationship continues, with only the slight change of you not being physically here. And so it will be, until the happy day that we meet again in Heaven.

We will now listen to Bob Marley's "No Woman, No Cry", one of Craig's favorite "Showertime Classics". Yes, Craig liked to sing in the shower, LOUDLY. I turned him on to this song, and he sung it every day in the shower for years. I like to think that he's singing it to us right now, and if you listen to the words, you'll know why...

Carolyn Staub (sister)

You are the light of the world. A city on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in Heaven.

Craig let his light shine. Even now, he is one of the brightest lights in my life. Craig passed along life lessons throughout my formative years. Some he explained, but most he showed through example. I'm still trying to learn some of them now. Humility, Compassion, Wisdom, and most importantly Love.

I was the Best Man at Craig and Stacey's wedding and he was my best man. For those of you who were at their wedding, you may remember I toasted to the 100 great things about Craig which stood out in my mind for every one of the embarrassing.

I've known Craig since we were both five years old. We grew up in the same building in the Bronx. The first time Craig stayed at our house, he had trouble sleeping, so he went to my mother's room. My mom recalls she was startled by a huge head peering over the foot of the bed. "Can I sleep with you?" he asked. He climbed into bed, promptly fell asleep, and proceeded to fart on my mother's leg throughout the night.

We were in all of the same classes from grade school to high school. School was a battleground in many respects where Craig and I were combatants. While my pride prodded me to my potential during this healthy competition, generally, Craig performed a little better. We compared every single grade, but we never ridiculed each other.

When classes were done each day, we went to the playground across the street and the competition continued. We both hated to lose and tried to stay on the same teams. After dinner, we raced to finish our homework assignments so we could go to each other's houses to play. Most of the time, we stationed ourselves in front of a video game console. My mother often reminisces about my love for homework, but I never told her how I hated it, and how it got in the way of hanging around with Craig. Our lives followed this daily

pattern for thirteen years.

What do young boys discuss for thirteen years? We dissected every single topic, especially girls, video games, comics, the future, and of course, girls. Once, we were sitting in Craig's living room listening to The Beatles Blue Album. He said, "really listen to this song, it's called 'The Long and Winding Road'". When it got to the part where Paul McCartney chokes up, Craig chokes up right along with him saying, "This part always gets me". We must have listened to that part ten times. Craig taught me that it was O.K. to cry.

We experienced life through each other's eyes. At a young age, Craig's wisdom seemed limitless to me. He was mature beyond his years. His moral compass always pointed true north. He always did the honorable thing. It seemed he assessed every situation as a test of integrity. He challenged others to do the same. His actions became as predictable as a superhero's.

I've always admired Craig's honesty. He taught me that the bedrock of friendship was the ability to tell the truth. Sometimes, that meant possibly hurting a friend's feelings. But he insisted, you could only improve yourself by knowing your faults. If you couldn't recognize those faults for yourself, it fell to friends to help.

Among Craig's greatest assets is his humor. I should know, since he tested it on me throughout his life. Unfortunately, I didn't always think it was funny. And yet, Craig would start to laugh. We all know that laugh. The one that would start before you could laugh and ended after you were done. That funny laugh he had that could make anything funnier. Naturally, I thought it was funniest when Craig played practical jokes on other people.

Craig had a big rubber rat he rigged with fishing wire. He tested it on his Aunt Teresa, which made us howl and then, when he perfected his technique, he brought it into school and scared the hell out of a lot of people. What a great day!

We attended Bronx Science as freshmen in 1984. Those were magical years. We made lots of other friends in that time and our group size swelled. We scoffed at some of the standoffish cliques of friends at Bronx Science, but reflecting on it now we had become a clique, too. There are the 'pesaos' out there, GGMG. In fact, I see many of those friends are here today to stand for Craig.

When Craig attended Boston University in the fall of 1988, it marked the first time in our lives we were apart. He made many new friends. His professors noticed his talents immediately. Craig worked on one professor's business interests during his junior year. When he graduated in 1992, he possessed a strong foundation of business knowledge and graduated summa cum laude.

I visited Craig in Boston before he graduated. It would be my first time in the city. We left New York together and on our way up, we went skiing. Craig tore his anterior cruciate ligament that day. His knee swelled up like a balloon and it was painful for him to walk. In spite of this injury, Craig toured me around Boston on crutches and we even went dancing one night. Craig possessed an unparalleled zest for life and he truly enjoyed every moment.

Craig told me about his life in Boston and how much he loved it. But there were some small problems. He told me about his new sleepwalking habit and how it was getting him into some embarrassing situations. When Benson, one of our friends from Science came to visit, Craig sleepwalked into another apartment and got into what he thought was his own bed. The guy who came in later that night didn't think it was very amusing when he slipped into bed with another man. Another night, he stayed at a friend's house in New Jersey. Fortunately this time, her grandmother never woke up when Craig was rescued from her bed.

After graduation, it was great to be back in New York with Craig and our friends. Craig had an apartment on the Upper West Side on 90th Street. This became our launchpad to the bars. But some things never change. A typical night at Craig's started with a few drinks, lots of video games, and Rock and Roll. After that, we stepped to the night life to meet ladies. We discussed successes and failures openly. We developed tactical maneuvers. We strategized tirelessly. We would not be defeated.

Occasionally, we failed. We ended our nights back at Craig's with our game paddles in our hands. Sometimes those nights were the best. There were no interruptions to our conversations and we talked well into the night about what we really wanted out of life: women. Well, certainly that was a part of it, but we also described our dreams. We wanted important

jobs, big houses, and strong families.

By then, Craig had a great job at Keefe, Bruyette & Woods at the World Trade Center. Since we were fresh out of college, this seemed like an excellent opportunity. I visited Craig at his office. I can't convey how proud I was at that moment. We looked out over the skyline. Craig had arrived.

Life continued in this manner and then Craig transferred to a new job at Rockefeller Center. Not much had changed. We were still carousing around Manhattan. In 1994, we both met our future wives about one month apart. I guess it was about time. By the time we each married, Craig secured a job at Keefe again. The way he told it to me, he had lunch with a former colleague to ask for a recommendation and instead they broached the idea of returning to KBW. In the end, it was a no-brainer.

I remember the day Craig asked me to be his best man. I remember the day Craig told me about the new house he and Stacey were buying in Basking Ridge. I remember the day Craig and Stacey met with us to say they were expecting. Incredibly, all of Craig's dreams were coming to fruition.

I remember the last conversation I had with him. I had an extra ticket to see the Yanks against Boston on September 10th. I suspected the reply, but I asked anyway. Craig said that as much as he would like to go, he wanted to be with Stacey. She was due in twelve days. I think maybe if I had convinced him, he'd have had such a hangover that he wouldn't have gone into work. It's ludicrous to think that was even a possibility.

The game got rained out. I spent a fun evening with some of our closest friends in a bar across the street from the stadium, but something was missing that night. We formed a plan to go out to Jersey the following Saturday to play a round of golf near his home just in case the miracle happened prematurely.

As Carolyn said earlier, Craig is still here. All you have to do is talk to him.

Craig, I couldn't have imagined a better friend. You have given me your strength, your determination, and your love. You and Stacey have given us your beautiful daughter, Juliette. She's so tiny and precious and adorable. I promise she will know you.

Adrian Muller (*Friend*)

W

hat I would like to do is talk just briefly about some of Craig's talents. Talents, that those of you with Keefe, Bruyette & Woods no doubt know well but his family knows far less well, dimly knowing that he worked on Wall Street, but not knowing what he did and what he was capable of doing.

We live in a time of hyperbole and exaggeration, of publicity where we hear constantly someone is the greatest, somebody is terrific and we like to hear that. Very often it isn't really true and we get used to tuning those words out.

The difficulty a speaker here today has in talking about Craig's talents, particularly his talents in business, are that those words were true.

I've spent the last 20 years of my life dealing with many of Wall Street's best and brightest, as they are called. I've dealt with many of the people you've seen on the front pages of the paper's business section and I've seen them for what they could do and what they couldn't do. Many of them are highly intelligent and capable men and women but very often what you see in the papers and what I know, and those of you at Keefe, Bruyette & Woods know, is that some of the best and brightest, in fact, are the best and brightest at selling themselves and their talents do not extend far beyond that—that was not the case with Craig.

Craig Staub was in my view one of the most promising financial minds of our generation.

Indeed, I would say that he probably had the best financial mind of anyone I ever met!!

Those of you who are a bit older and can remember back to television in the 70's and 80's you probably can remember the phrase from a brokerage advertisement and that was—"when E.F. Hutton talks people listen". You might remember that they dramatized that by someone whispering to someone else and saying "my broker is E.F. Hutton" and . . . suddenly everyone is quiet in the room and they all wanted to hear the financial wisdom that E.F. Hutton had imparted. I don't know about E. F. Hutton, which no longer exists, but I do know about Craig. When Craig Staub

talked about financial matters, people listened, and they listened because his analysis was repeatedly superb.

I believe that there are people in this room, besides myself, who took Craig's advice and did very, very, very well by it.

It was remarkable, Craig's was in his 20's, in his early 20's, when I first met him, and yet he was capable of doing this highly complex and highly skilled work: but, Craig could not only do it but he was a master of it—it was truly remarkable.

Had Craig lived I have no doubt that 20 or 30 years from now his name would be mentioned along with those of Buffet, Munger and Soros—he was that good, he really and truly was!

The tragedy of Craig's death is not only a tragedy to his family and friends but the tragedy of losing this remarkably gifted man to the whole world. But we have lost Craig and thus I think the only thing we can do is ask ourselves, like we ask ourselves for everybody, is this a better world because Craig Staub lived in it?—and there really can be only one answer, that every single one of you who knew Craig would say, and that is, YES it is, unquestionably it is.

I wish the best to Stacey, to Juliette, and to all the family and to all the friends.

And as someone not from the New York City area I wish all of you who have lost so many the best.

God Bless You.

Steve Jenkins (*friend*)

I n 1992, it was obvious to us that Craig was smart. But we thought that Craig might be the whole package. He was personable and very unassuming and everyone who met him during the hiring process liked him. And having grown up in the Bronx and going on to achieve all that he did, led us to think that he might have the work ethic and motivation to really add value to our company and our customers. Over the past nine years, we learned that all of our hunches in 1992 proved to be absolutely correct. Craig Staub, or sometimes referred to as The Stauber, blossomed into a terrific analyst, investor and member of the

KBW team. His career was shaping up to be something to be proud of.

So what made Craig so special as a fellow KBW employee and friend? Well professionally, I think Craig was universally respected by his peers because he had good scoop. Good scoop in our business means good information. Because of his intellect, hard work and ability to see the big picture, Craig was able to make wise investment and trading decisions and Craig had built a reputation as a good stock picker and someone who was plugged in. But what made Craig such a great employee at our firm was his willingness to share his good scoop with others. My desk in the World Trade Center faced Craig's side of the room. All day long I would witness my colleagues stopping by Craig's desk to bounce investment ideas off of him and to listen to his thoughts. And Craig never shied away from this interaction. He was extremely generous with his time and willing to help others if he could. Craig was also very well-balanced. He was self-confident and never condescending, even after he started being a regular morning host on one of the TV. financial stations used principally in the Midwest.

Craig was a fun fellow to be around, whether it was having a beer with him at a social gathering or just saying hello in the lunchroom—laughs came easy to Craig. Stauber was friendly and always had a smile and an upbeat attitude. Craig was also fun to kid. Actually, his most popular nickname at work was mousse because one day he had come in with a little bit too aggressive hair gel and one of our traders thought that was the right name! He also took it very well when we had kidded him after a trip he had taken in the early 90's down to the Caribbean with another KBW colleague and he came back on crutches and we said Craig what happened and he said well, I danced myself off the dance floor one night and so whenever he went on vacation after that we were sure to say to him "hey, don't come back with crutches this time will ya!" But he took it all very well and he knew that we only kidded him because we liked him so much. And his good naturedness was just the best.

There was nothing he enjoyed talking about more than Stacey. It was very clear to his friends at KBW how much he loved Stacey. She was one of his favorite conversation topics at work and he loved

talking about their life together. That constant smile of his only became grander when she was mentioned.

Earlier this year KBW held another round of college interviews. During the process, several of us got together and spoke about the type of individual that KBW was looking for. We were trying to describe the type of person that we wanted our company to attract so that we could ensure our future success. One of us presented an idea to the group—they said, hey, why don't we hire someone like Craig Staub? Lets find someone who is smart, enthusiastic, level-headed, personable and someone we would all enjoy working with. Needless to say the group liked that idea.

Craig, your colleagues and I are going to miss you but we will never forget you. And you and your family will be in our prayers forever.

Tom Michaud (KBW)

Derek

DEREK SWORD

Iwould like to briefly convey the thanks of both the Sullivan and Sword families to you all for coming today to help us remember and celebrate Derek.

I perhaps knew Derek for the longest period of his short but fruitful life, having spent 9 months tucked up inside our mother's tummy together. Derek arrived into the world 29 minutes after me 30 years ago—I think he missed the subway train. It was about the only thing he did miss as he grew from strength to strength when he arrived in New York 6 years ago.

And it is a tribute to all of his New York friends that Derek was very happy here—this was where he had decided to 'set up camp' for good with Maureen. It is also thanks to all of his New York friends that he drank Lite beer, followed sports which don't make sense, and sometimes dressed a little over the top. So I thank you with one hand and pity you with the other!

There is no doubt all of us have happy memories of Derek—stories which we will never forget. Most of the memories I have my mother still doesn't know about, and I would prefer, for Derek's sake, to keep them that way!

One of the memories I have and will cherish however is when we were interviewed by a local television channel at around 10 years of age—our tennis talents being the subject. The interviewer asked Derek first which tournament he most wanted to win, and Derek replied The Wimbledon Tennis Championships. The interviewer then turned to me and before he could open his mouth to ask me the same question, Derek interrupted with "And he wants to win Wimbledon too!" The fact that my ambition at that age was to win the Roland Garros French Open and not Wimbledon seems to have got lost in the interview. It was about the only time Derek wasn't thinking what his twin was. For the record, we went together to both Wimbledon and the French Open later in life, and enjoyed both immeasurably.

Before I end, I would like to share with you the kind words of a colleague of mine in Dubai, and a devout Muslim. The e-mail he wrote to me shortly after the attack goes as follows:



*Let us thank God for the marvel Derek was
We know that his bright young life, his many gifts
Have not truly been stilled or wasted, only lifted to
A Higher level where the rest of us can't follow yet
Separation? Yes
Loss? Never
For his spirit will be with us always
And when we meet him again we will be even more
proud
In the meantime rest assured, he is in better company
And in a better home
May God keep Derek in His care
Always and enfold Derek in His love and mercy*

Thank you and God bless.

Alan (brother)

As I was up until 2 o'clock in the morning last night thinking about what I would say this afternoon and nothing appropriate was coming to me—I surmised that that was my relationship with Derek. A relationship that can't be described in stories or anecdotes but one of friendship and respect, which can never truly be put into, words.

It's funny the first time I met Alan and Evelyn, they had come over to my house for dinner with Derek and Maureen. It was a typical dinner with Derek and Maureen—too much of wine, laughter—really too much of everything. I have never been sure if Derek was funny or not, because when we laughed the hardest it typically revolved around some sort of alcoholic event. I found it interesting that Father Shannon has the same experiences with Maureen as I do with Derek. But in any case; after Derek, Maureen, Alan and Evelyn left my wife turned to me and said "isn't that incredible they really do look so much alike." I remember saying to her "you're crazy, sure they look alike but they don't look identical." Of course, as all of you are doing right now so did she—she

thought I was nuts and of course she told me so! But to me Derek was a very unique individual; never to be duplicated by appearances or mannerisms or even by the accent that I can't understand. He created excitement in my life that I can't duplicate or replace. Granted sometimes I don't think I want to replace it.

Well, my best Derek story some of you have heard before but I am going to tell it anyway—remember I was up until 2—and at that hour most of the stories you think of can't be repeated in mixed company.

Anyway, last year in the middle of the summer Derek decided to get baseball tickets for the Yankee game. He invited Pat, Russell and me to the game. Since we are all squash players prior to the game we decided to play some squash and then go directly from the club to the game. Typical for the crew, we were running late and instead of having a drink at the club we decided to grab a beer at the corner deli and drink it on the train out to the stadium. Because what is baseball with out beer.

We went down to the station and waited on the platform for the next train. All the time we are waiting, we are discussing—or should I say debating—the legal ramifications for drinking beer in public. Pat the older statesman of the group was outlining what he thought the rules were—No Jail Time but a maybe \$50 fine. After much conversation, I think we agreed no way they would do anymore then make us throw the beer away. I remember us all looking around for the all too familiar blue uniform of a policeman but none were in site.

We decided what the hell—a crowded subway platform—what are the odds. Actually, I think someone said that. So in ceremony, albeit discrete, we all grabbed our beer cans covered by the customary paper bag and open the cans in unison. Not sooner did the sound of the gas release from the can—did a plain cloth police officer pull out his badge and stop us. The incredible thing was not one of us had ever taken a sip of beer. The officer with a large grin on his face said “the tall guy is right I can only give you a \$50 ticket and I can take away the beer—NO Jail time”. He had been standing next to us listening to our conversation the whole time. He asked us all for identification. As all the American's did we pulled out our driver licenses and handed them to him.

Derek had a look of panic on his face. He says to the officer in the heaviest accent I have ever heard from him, I have no picture identification. He says I have a business card, some credit cards but nothing with my picture on it. The policeman says you have to have something. Derek had a blank stare on his face.

Now I was getting nervous—no ID—this could take us a lot longer and we could miss the game. Of course as we are going through this process two trains had come and gone. The policeman says you have nothing? Derek reaches deep into his pocket and pulls out his NYAC ID and says this is all I have. Up to that time, we all know how important Derek was to us as members of the Squash club (he was one of the best players, a great sportsman, and an overall gentlemen on and off the court) but at that moment we realized how important his membership to the NYAC was to him. This place gave him identity in some small way and most importantly allowed the rest of us to go see the Yankees.

On behalf of the New York Athletic Club and particularly the squash program, I would like the family and friends of Derek O. Sword to know how deeply we will miss him. To that end, we have named the Squash Club Annual Championship in honor of him. A permanent trophy has been placed down in the squash club trophy case in the Squash lounge. Also we had two replicas made which we would like to present to Mr. and Mrs. Sword and to Maureen Sullivan. You can be assured that Derek O. Sword will not be forgotten at the New York Athletic Club.

Alan Kanders (friend)

I first met Derek at a luncheon I was hosting in Edinburgh—he became a client and I enjoyed our meetings and his articulate, outgoing nature and his quick wit. Later on I asked him if he would consider joining KBW and helping me to develop the overseas market. Derek did a great job and was extremely well liked by both KBW employees and clients. He was smart, personable and very energetic. One

of my colleagues described Derek as “the perfect gentleman” . . .

He was also a great squash player and the New York Athletic Club where he belonged is honoring him by naming their annual squash tournament after him. The Derek O. Sword Memorial Squash Tournament. Derek was infamous for wearing his kilt to our annual Christmas party. He loved to spread good cheer, and had lots of friends both inside and outside of KBW in New York. Derek had just recently gotten engaged to Maureen Sullivan and was very happy.

We at KBW Asset Management had just recently given Derek and Steve Mulderry discretion over a small trading portion of our funds and they were extremely excited about it. I remember seeing Derek up on the trading floor soon after and he gave me a big smile and a thumbs up.

Derek has 2 brothers, one a twin, and his parents who are all here today—maybe we can give them a round of applause to show our appreciation for the tremendous job they did in raising Derek, such a fine young man.

Mike O'Brien (KBW London Service)

Derek's Beauty Secrets
*For attractive lips, speak words of kindness.
 For lovely eyes, seek out the good in people.
 For a slim figure, share your food with the hungry.
 For beautiful hair, let your child run their fingers through it once a day.
 For poise, walk with the knowledge you never walk alone.
 We leave you a tradition of the future.
 The tender loving care of human beings will never become obsolete.
 People, even more than things, have to be restored, renewed, revived, reclaimed, and redeemed.
 Never throw anyone away.
 Remember, if you ever need a helping hand, you find one at the end of your arm.
 As you grow older, you'll discover that you have two hands:
 One for helping yourself, the second for helping others.
 You have great days still ahead of you.
 May there be many of them.*

Kevin

KEVIN SZOCIK

I agonized over this, as it's so hard to capture the essence of my brother and fit it into a few coherent paragraphs. It just doesn't seem to do him justice.

Kevin was a great many things to many people. To me he was always a source of strength, pride, love, and friendship. Over the years, through all our arguments and joys, one thing always remained constant, our protectiveness and respect for each other. I may not have talked to him everyday or seen him as often as I would have liked, but I always knew he would be there to offer support, no matter what. Whether he was defending me against the neighborhood bully, offering support when I went through a career change, or packing up Lorraine & Brendan to drive 4 hours after a life crisis, he was there. In fact, he was always there without question or hesitation and some how I like to think he always will be.

I always looked to Kevin for advice and never made a major decision without his opinion. The main reason Kevin's opinion meant so much to me was his ability to assess a situation and see the broader truth. When I was looking to go back to school, Kevin was the one looking at the long term benefits while I was worried about short term sacrifices. It was his skill to see beyond the present obstacles that made his opinion so vital.

Even in death, Kevin drives me to succeed and gives me strength. Just this morning I called my mother ready to quit and had the opportunity not to deliver this eulogy. As you can see, here I am. I knew I would regret it if I didn't try, besides, Kevin never let me down and I would not let him down now. In the moment I had to back down, I thought of my brother and his unique ability to meet challenges and tackle them with grace, determination and class. It is that determination that earned him peoples' respect and admiration and gives me the strength to stand before you now.

When I learned of the WTC towers collapsing, my first thought was not Kevin. If there was a way to survive he would have and would have helped as many people as he could in the process. He never would have accepted defeat. In fact, he recently said to my father after a game of horseshoes, "Dad, I never lose, I just run out of time."

I am so proud of both Kevin and Brendan. Although it is not always said, I love and adore both my brothers and I consider myself very lucky to have the pleasure and privilege of being their sister.

Lisa Lynn Szocik (sister)



I can't recall the last time I told my brother I loved him. Then again, I didn't need to. We shared an unspoken bond that stemmed from Kevin's ability to always understand how I felt and what I was thinking. That was his gift. He understood people better than they understood themselves because he always placed them ahead of his own feelings, wants and desires. As far back as I can remember, he did everything in his power to protect, provide, and include me in everything that he did. He spoiled me in every sense of the word. My parents are the foundation for what I've become, but my brother was the bricklayer. Day in and day out, he took care of any issue.

When I was struggling with athletics, he would spend countless hours with me in the front yard or on the court, teaching me and easing my frustration. When I nearly missed a college spring break trip with my friends because of money, he placed \$500 in my account without flinching. When I was struggling with career issues, he provided me with 2 incredible jobs which secured my spot in the financial industry. When I needed a place to stay, I was given a key to his apartment and told to stay as long as I needed . . . and then two weeks more. It went as far as him literally giving me the clothes off his back when I needed suits for work. But most importantly, he was my emotional and spiritual crutch.

I looked to him at my moments of weakness and he never failed to give me strength. When I nearly quit football my senior year of college, it was Kevin who inspired me to continue, through not only his words but also his actions. He never backed down to a challenge and never let anyone/ anything get the best of him. He was a true competitor in every sense of the word. Through his leadership, he provided strength and direction to all who came in contact with him.

My initial reaction to his leaving this physical earth was fear. I had a tremendous fear of living without Kevin there to guide me. All my life, people have been calling me a follower. They told me to live my own life and get out of the shadow of my brother. I don't think they could be more wrong. Because in my brother's shadow is the most honorable and incredible place to live, and I consider myself lucky to have spent so much time there. To live one tenth as fully as he spent his 27 years would be an accomplishment for anyone. Because of that, I can't help but overcome my fear because I know he will always be here with me, and everyone he

touched. He will continue to be my crutch and though I can no longer share words with him, we will remain close. Because physical boundaries couldn't possibly come close to disrupting the bond my brother and I share. He will always be my brother, my best friend, and my inspiration.

Brendan Szocik (*brother*)

I heard about Kevin the Sunday after the 11th. I stood in shock at the news that came to me on that day. After four seasons of high school football at Lunenburg, I realized a couple of things about Kevin. You could count on him for anything. He gave me a ride home once about 5 years ago when I was home on leave and had a few too many. He forgave and forgot almost immediately. I still vividly remember snapping that shotgun punt over his head in our junior year against Littleton. He was tackled for a loss and a broken arm. Not once did he get on my case about that. The last thing I knew about Kevin was that he would go far. He quietly displayed a work ethic and competitive spirit that somehow managed to make those around him rise to the occasion. I will always remember Kevin, as he now becomes another reason for why I continue to serve. My thoughts and prayers...

Staff Sargent Kenneth M. Fay (*friend*)

Kevin Szocik, 27, made a "big" impression whether he was on the trading floor addressing the KBW salesforce with his latest stock idea or quarterbacking the Fordham University football team as its captain.

Physical stature was only part of the equation and his competitiveness epitomized Kevin according to his younger brother Brendan. Kevin wasn't satisfied as a successful three-sport athlete in high school or as a Patriot League Academic All-Conference Athlete. A voracious competitor, Kevin needed to excel at everything in life whether it was golf, boating, fishing, diving, snowmobiling, or as a bank stock analyst on Wall Street. Kevin picked the right

occupation to be a competitor. When he changed the rating on a stock based on the strength of his convictions, he often caused the prices of the New York thrift stocks he covered to gyrate.

His mother explained that in high school he had been advised to look at Division III schools if he was serious about playing football. Kevin didn't let others set goals for him. He went for a Division I school and excelled. One year he was told his season was over after an injury but next game he was taking snaps once again. Kevin was a very determined person. His coach at Fordham explained that Kevin led both by example and by being vocal with the team.

Lorraine, Kevin's wife, likes to remember the softer side of her husband whom she met as a freshman at Fordham University. She was an athletic trainer for the sports teams and they started dating in November freshman year. He spent frequent weekends with the McNeill family enjoying summers on eastern Long Island and was part of the family for eight years.

Kevin was raised a Patriots and Red Sox fan in Lunenburg, Massachusetts by his parents Tom and Sheila. Kevin's older sister Lisa has fond memories of Kevin vacationing at the family cabin on a quiet lake in Maine. No matter how quiet the family weekends with loved ones got during the summer, you could always count on Kevin to liven things up. His competitive spirit transcended everything he did including the family horseshoe games in Maine. Kevin was loved by many and will be missed by all.

(*Keefe, Bruyette, & Woods*)

Tom

THOMAS THEURKAUF

Two special parents created a first-born son
 Named him Tom after Dad, there were three more to come
 Part Mom with her outward love and generous care
 Dad with intellect and subtle humor to share
 This child was special, they knew from the start
 Though this boy would travel, they would never be far apart

Then Bill and Patty and Barb came along
 But Tom retained the title of champ at beer pong
 At holiday gatherings, we drew quite a crowd
 With all the food and laughter, the parties were loud
 Memories so many, such good times on the farm
 And the joy we all shared with slobber sticks from the barn
 Tommy deep down I would describe as a thinker
 With Brother Bill out back, they would constantly tinker
 Sports Cars or motorcycles, whatever the whim
 Once a Tom Sawyer raft, good thing they could swim
 With brother Bill a frog's heart surgery happened one day
 Yet he went on to receive a Ph.D. anyway
 For me, Dad was so creative with early special effects
 He caused Tom's go-cart to appear as though it had multiple defects
 Tommy loved to eat, Sister Barb's cooking he adored
 Playing charades on our ski trips, we never were bored

For Tommy was there with a spark and a bang
 All the fun down in Mudville with the neighborhood gang
 Halloween in the basement, Tommy came out of the wall
 A prankster he was and such a friend to us all
 A skilled soccer player, that's true about my brother, Tom
 He loved post-game bashes, thrown by Dad and by Mom
 His frat brothers at TEP were like real family, you know
 And when they came to visit, meals were certainly a show
 Tom was incredibly smart, but no common sense in his head
 He once thought a baby's bathtub was really a sled

But then one day Tommy had a change in his life
 When he met Robin Seigel and they became man and wife
 Together their love brought three beautiful boys
 And Tom gleamed with elation at the havoc and noise
 For he knew nothing could be better than the joy he now had
 In raising his three sons to be just like Dad



For Tommy, Jr., it's soccer, he can take the hard knocks
 And Teddy's the scientist, he likes collecting those rocks
 For Henry, it's fishing with Dad on the pond
 And I hasten to mention, that all five are blondes
 Once fishing, Tom hooked his hand and a fish
 Henry rowed them back in and that's amazing for six

His corporate life successes were widely known
 Number One Bank Analyst with opinions far shown
 Last with KBW as an EVP and Board Member
 Never will we forget that solemn day in September

With each life he's touched in his own special way
 Our prayers and our love bring Tom to us each day

For Robin and children, there's a great love we share
 And with God at our side and Tom's love, strength and care
 We will love and be there for his family as he had
 And help the boys grow to be men and fathers like their Dad
 Such a beautiful person so tragically taken away
 All the joy that he brought to us, so many every day
 What a senseless loss of life, I know you'll agree
 We will never forget in this Land of the Free
 Thanks to all for the letters, the kind words and prayers
 They're a tribute to Tommy and all the friends that he shared
 Tom, for each life you have touched, a part of you is left behind
 When we search our hearts, our memories, it will be you that we find

Patty Theurkauf (sister)

Over the past couple of weeks, I've tried to remember the first time Tom and I met. I know it was around seventeen years ago, and I suspect it was in Cheshire, but try as I might I couldn't come up with anything specific. No occasion. No first handshake. Nothing. And then it occurred to me why I couldn't remember. At the time we met, we were both totally smitten, each of us head over heels in love with two brilliant, beautiful, talented young women, who happened to be sisters. So as to our first meeting, I have no doubt that Tom would be equally clueless.

The subsequent seventeen years brought many changes to our lives: a couple of moves, new jobs, a bunch of beautiful kids, shared holidays, and lots of wonderful times. But one thing remained constant for both Tom and me: we stayed head over heels in love with those sisters.

That's how my life entwines with Tom's. Dwight and Judy's daughters brought us together. And so my perspective on Tom comes almost entirely through the lens of family. Our most common meeting ground was the Siegel family living room. Except for family weddings or baptisms, I never saw him in a pressed shirt or business suit. So, I didn't know Tom as one of our country's most brilliant financial analysts, though last spring the Wall Street Journal praised him as such. Nor did I know him as a guy who got up to catch a train at 5:20 every morning, and put his considerable insight and intellect to work for Keefe, Bruyette & Woods, though that he did, and well enough to be elevated to their Board of Directors.

I knew he excelled in that world. But that's not primarily how I knew him or how I'll remember him. I knew him, and grew to love him, in another context. As Robin's husband. As a father. As an uncle. As a friend. And, it should be noted, as a die-hard Giants fan. And I have to say that to watch Tom watch a Giants game was entertainment in of itself. Because he didn't just watch with his eyes, he watched with his whole body. He watched with passion. He'd stand up and cheer. He'd laugh that contagious laugh. He'd moan. His body would contort. Never did he just sit back and watch. He wore that Jim Fassel NFL Giants jacket with pride and joy.

But when it came to passion, pride and joy, nothing, not his triumphs at KBW, not praises sung in the Wall Street Journal, not the New York Giants, nothing could hold a candle to his family. That's where Tom found his deepest meaning and joy in life. That's where this incredibly successful investment analyst invested his most sacred energy, care and devotion. In his bride. And in his boys.

He was one of those husbands that tend to get the rest of us husbands in trouble. While many of us get consumed by the daily pressures and challenges of life, or lulled into that dangerous place where relationships somehow find themselves on auto-pilot, Tom

remembered. He remembered that marriages not only need and deserve constant care and nurture; he remembered that marriage is supposed to be fun.

This week, Robin wrote down a few thoughts about her husband that I think are best shared verbatim. She writes,

"No woman ever received more flowers. Tom would bring flowers home from work and they would appear in hotel rooms before I checked in. We drank lots of Champagne, toasting triumphs and sometimes nothing at all. Once, on a beach in Maine, he brought me diamonds in a brown paper bag. He taught me how to accept gifts of love with grace. He held my hand wherever we went. He taught us how to fill our home with great food and wine, friends and family, and fun and laughter."

What a legacy, Tom. And what an inspiration, what a wonderful reminder, for us all.

As many of you know, three years after Tom and Robin got married, Robin finished up her bachelor's degree at Trinity College, here in Hartford. Three boys later Robin started the arduous seven year process of earning a Ph.D. in international politics, from Yale. Yet soon after defending her dissertation, we heard murmurings from Robin about, maybe, getting a law degree as well. Tom loved to feign exasperation at that idea.

I remember teasing him about it. "So Tom," I said, "let's see, she's got a BA, a Ph.D., now maybe a law degree, and then what? Medical school?" He'd grimace, and roll his eyes and moan, and joke about it being time for her to get a job. But through it all, it was so obvious, so clear how he really felt. No amount of kidding around could, for one second, conceal his beaming pride in Robin, and what she's accomplished. With his steadfast support he encouraged her to grow, to expand her intellectual and professional horizons. And that's a sign of a great and secure love.

Now having said all that, I'm sure Tom wasn't perfect. And I'm sure that if he were here, Robin would remind him of that. But Tommy, Teddy and Henry, for all of the seventeen years I knew him, your father cherished your mother—he loved her faithfully, completely, passionately, devotedly. And that's a great, great gift he

gave not only to her, but also to you, and really, to us all. Always remember that.

And boys, remember that your Dad loved you with all his heart and soul. When we'd gather at the Siegels, typically on a Sunday afternoon, it was quite a gathering. With all the adults, six kids and two, sometimes three large dogs and several cats all competing for space and attention, things could unravel pretty quickly. And frankly, call it an occupational hazard, but Sunday afternoons are not my highest energy moments. But then Tom would come to rescue. He'd take the kids outside, and for hours he'd be in the cul-de-sac with the children, his and ours, watching the skateboards go down the driveway, the bikes whiz by, the go-cart, the remote controlled cars of all varieties, the wind-up airplanes and Frisbees, Tom would be out there laughing, and coaching, occasionally refereeing, soothing the skinned knee or bruised ego, and loving every second of it.

And again, I want to borrow from Robin's words, verbatim. Tom, she writes,

"spent every available moment playing (with the boys). They fished together. They played basketball. They made 'projects' out of wood and wheels. They created a garden and an orchard together. He jumped off the big dock and swam with them in the cold Maine ocean. He made pancakes or waffles or omelets or French toast for breakfast on weekends. He baked bread for them. The boys toppled him with hugs when he came home from work. He read them stories and tucked them in at night. (And) he taught them that they were worthy of the total attention of a very busy man."

You know, it doesn't surprise me that Tom never mentioned that Wall Street Journal article. It wasn't so much humility, I don't think, as it was the fact that the true center of his life had little to do with bank stocks, and had everything to do with his boys.

He taught Henry to fly fish. He taught Tommy how to make salad dressing from scratch. He taught Teddy how to play chess. He took them all to the theatre, taught them all how to ski, took them to church. He taught them all those things, shared with them all those experiences,

gave them so many memories, covered so much ground that you'd think I was talking about 29 year olds, or 39 year olds, rather than nine and eleven and twelve year old boys.

The point is, Tom didn't wait. He didn't wait until his schedule cleared. He didn't wait until the boys were older, when, as we like to tell ourselves, "they'd get so much more out of it." Tom lived fully and richly in the present. And there's a lesson there for us all. Because out of that generosity of spirit, the gifts Tom gave his boys, the gifts he gave us all, will accompany us and comfort us as we pick up the pieces and move forward in life.

Thank God for that. Thank God for his love. And thank God for Tom's sense of humor. Even in my sadness, more than once, in thinking about Tom, I've found myself laughing. And since it seems that any reflection on Tom's life would be incomplete without one, let me share with you my favorite Tom story. Actually, it's a story he told about himself. And though I'm sure I won't do it justice, here goes. A couple of years ago, Tom had a business trip to San Francisco. As I remember it, he flew out to California, had afternoon meetings, a business dinner, and then retired, exhausted, to his hotel room.

He got ready for bed, set the alarm and was soon in a deep sleep. When the alarm went off, dutiful Tom got up, and even though he felt groggy and under-rested, he shrugged off the jet lag. It was still dark out, but as was his custom, Tom was determined to get in an early morning run. Though his beard seemed a bit lighter than normal, he shaved. Got into his running gear. And hopped on the elevator. He brushed off the strange looks he got as he walked through the lobby, and started jogging down the street.

To his amazement, there were a fair number of people milling about. At this hour of the morning? Then he turned a corner and noticed a long line at a movie theatre. What kind of crazy town is this? he wondered. And then he passed a bank with a large clock flashing the time: it was 11:30 PM. Needless to say, Tom turned around, jogged back to his hotel, and went to bed.

"No one has ever seen God," writes the author of the First Letter of John, but "if we love one another, God lives in us."

If we love another, God lives in us. Certainly, God lived in Tom. As Tom now lives in God. Our faith teaches us that Tom is at peace. That he's safe. And that though we'll miss him terribly, and though he was

taken from us much too soon, nothing, not death, not life, not tragedy, nothing can separate us from all the good, from all the love, from all the stories that make us laugh and make us cry, from all the memories that will give us strength in the days and years ahead. Nothing can separate us from God's love. And therefore, nothing can separate us from Tom's love.

In that truth, may we find consolation and hope. In tribute to him, may we find the wisdom to live and to love fully, and richly, in the present. As we do, may we feel Tom's presence upon us, within us, beside us. May he feel, in heaven, our love for him. And may God grant each of us the peace that passes all understanding.

Amen.

Reverend Dean C. Ahlberg

My brother Tom was a devoted father and husband, a caring and generous son and brother, and a friend. He was also a remarkably successful and respected analyst, and on the morning of September 11, he was at the top of his profession. All of this is true, but these words don't come close to capturing the spirit of a remarkable man. In thinking about what I could possibly say today, my thoughts kept returning to an incident that Tom loved to recount. As many of you know, Tom and Robin's son Henry is an avid fisherman. A few months ago, Tom and Henry were out in their small boat fishing in the pond behind the house. Henry tied into a trophy sunfish, using a particularly nasty looking plug with two sets of treble hooks. Henry landed the fish, and as Tom started to work on removing the hook, the fish flipped, imbedding the free treble hook in Tom's hand. With Tom's hand now firmly attached to very active sunfish, it was up to Henry to row the boat to shore. Henry was understandably upset, and as Tom shouted to Robin and tried in vain to remove the fish from the hook and the hook from his hand, Henry rowed the boat in wide circles, each one somewhat closer to shore than the one before. This eventually produced landfall, and Tom, Henry and the fish made it to the kitchen. Robin, distressed by the site of her husband

attached to a whole fish, promptly chopped the fishes head off and proceeded to take Tom and the fish head to the emergency room. They successfully treated Tom. The fish didn't make it.

Tom loved this story, and he would become particularly animated while telling it. Those of you who have heard this from the source can picture Tom waving his hand wildly as he described the fish attached to his hand and Henry rowing in circles. The point is, for all his success in the high-powered world of Wall Street, Tom refused to take himself too seriously. He loved to make his friends and family laugh, and was more than willing to laugh at himself. Tom was unpretentious, open, and honest. He was comfortable with who he was, and knew exactly what his priorities were. First and foremost came his family: Robin, Tommy, Teddy and Henry. This came through loud and clear in the Wall Street Journal piece naming him the top banking analyst in the country, just this past June. As you might expect, most of the article was devoted to Thrifts and investment strategies, which I quickly skipped over. The article went on to interview the number 2 and 3 banking analysts, which included a description of how these two overachievers unwind by running at 2:00 in the morning and training for marathons. And how does Tom's unwind?" I quote his answer, which ends the article: "Speaking from a vacation in the Caribbean, he sounds a lot more laid back: 'Spending time with my kids,' he says.

I'd like to talk a bit about one of the ways Tom touched my life while we were growing up at 2027 Main Street, Glastonbury, Connecticut. By the way, I was born one year and one month after Tom, and Pat followed precisely one year and one month later. Barbara came along a couple of years later, somewhat out of sequence. My mother calls this Catholic planned parenthood. Being very close in age, Tom and I developed a rivalry or two. Tommy, Teddy and Henry, I know you three would never fight. Right? Do you think your dad and I ever fought when we were growing up? Well, I must admit that we did have an occasional "altercation". The last time Tom and I really went at it, we were maybe 12 and 13. We were in the backyard, which looked nothing like what many of you are now picturing, the neat flowerbeds, the irrigation system, the white swing. Sorry, at that time, my parents'

backyard looked like something out of the dustbowl. There was a semi-permanent motor cycle track that ran around that elegant Georgian on Main Street, and there was a large patch of dirt in the back yard, which we would periodically flood to create "Mudville". I believe a number of people in this church were in that back yard when Tom and I, inspired by some long forgotten mutual offense, went at it. After a few minute of rolling in the dirt, pounding on each other, we ran out of gas and dragged ourselves to the keeping room where my parents were sitting. We flopped over the back of the love seat and asked "Why didn't you two come out and stop us? We could have killed each other!" The realization that we were both big enough to do some serious damage basically put an end to further physical hostilities. Tom touched many of your lives, but most of you didn't end up with bruises.

Tom and I shared a bedroom, fought, and played. We worked together painting houses during summer breaks from college, and he was the best man at my wedding. Tom was the first to call when I was in San Francisco and the 1989 earthquake struck. More recently, we made sure to coordinate family vacations on the coast of Maine. Tom and I didn't talk all that often, maybe once every couple of weeks. But I always knew he was there, only a phone call away. It is very hard to accept that this is no longer the case. But I do know that Tom lives on through the lives he touched. I see him in his wife and children, Robin, Tommy, Teddy and Henry; in his parents, Tom and Helen; in his siblings, and in the people that fill this church. This is a difficult time, and it's easy to be consumed by grief and anger. This is the last thing Tom would want. We must grieve, but we must also move forward with our lives and remember how to laugh. We can honor Tom by using his life as a model. If we reach out to friends and family as he did, if we strive to emulate his compassion, honesty, integrity, and down to earth good humor, we will keep Tom's spirit alive and make this uncertain world a better place.

Bill Theurkauf (brother)

I knew Tom when he was Director of Investor Relations for Shawmut Bank in Connecticut. It was hard to forget Tom because he was so smart and personable. Tom really lit up the room with his smile and his charisma.

Tom was a delight to work with and a huge asset to our firm. Tom had boundless energy, an incredible upbeat demeanor, a constant smile, and a "can do" approach to life. Tom was a tour de force within the research department and helped raise the profile of the firm immensely. Clients and top managements loved working with Tom. One of my colleagues shared that "Tom made you better if you spent time with him".

Tom and I and David served on the Board of Directors together and it was an honor and a privilege. Tom was not afraid to speak his mind and challenge the consensus, and was always fair and thoughtful in his comments. Tom had the best interests of all shareholders at heart.

Tom also loved his family deeply and had his priorities straight. He ran everyday to keep himself fit, worked very hard, yet managed to stay focused on his family and what was really important in life.

We all miss Tom terribly as we do the others, and we pray for his wife Robin and their three boys.

Michael O'Brien (KBW London Service)

Rick

ERIC THORPE

This all still doesn't make any sense. Rick left Tuesday morning, Sept. 11th, to go to work, kissed me goodbye and I haven't seen him since. Could this be real? Unfortunately I do know the answer. Looking around at everyone today I know that despite losing Rick I have many loving friends and relatives. Your kindness and support will help me through the hard times ahead for Alexis and myself. However, it will still be very difficult knowing that I will never hear the words "Hey B" and "Hi Sweet Pea" again. Rick was, as most of you know, the king of nicknames!

To know Rick was to love Rick!! He touched everyone's life that he came in contact with. Some of you might just remember Rick as the loud, humorous, life of the party and athlete. And some of you might remember him as the loving, honest, caring, kind, thoughtful and sensitive individual. That is what made Rick so special and unique. He had all the most wonderful qualities a person could possibly have! Rick just loved people! Old or young. He took such a sincere interest in learning about others, making them laugh and trying to help wherever he could. In Rick's short life, family always came first. Our 16 month old daughter, Alexis, was his pride and joy. On Alexis's 1st Birthday Rick started writing in our journal again. He said it was a defining moment in his life. He wrote "Linda and Alexis have made my life complete. I don't need anything else. I spend my day trading stocks, trying to make money but it is the women closest to me that have put true purpose in my existence." He couldn't wait to walk into the door at night to see Alexis making herself laugh because she was so excited to see her Daddy come home from work. It was little Alexis that made his heart whole. Rick also noted in the journal that it was quite fitting that Alexis's 1st Birthday was over Memorial Day weekend. He wrote "It is a time to reflect. And as the years go by our family will always be together for more than just a weekend". Rick was also extremely close to his Mom and Dad, his sister Sue and her husband Art. He adored his two nephews Tyler and Jason. Rick was also very close to my parents and my brother David. He was not a son-in-law but a son and not a brother-in-law but a brother to my family.

Rick was more than a husband to me. He was my soul mate. We met on a blind date eight years ago in a bar in NYC called



Trilogy. I was with my girlfriend Joy and he was with his friend Craig. The moment we both set eyes on one another we both knew it was love at first sight. Over the years Rick taught me the true meaning of life. Rick would always see the glass half-full and made the most out of every day. Rick was my anchor, my advisor, my best friend and my one and only true love. We spent a tremendous amount of time together and never made a decision without discussing it with each other. And as some of you might know, decisions were not always easy for Rick and I. We also loved to travel. However,

when driving we always seemed to take the road less traveled. Rick was not the best when it came to following directions and I guess I'm not that great either. Regardless, our trips were always an adventure. Rick also loved the outdoors and being active. As most of you know, Rick was a natural athlete. From football, lacrosse, skiing, racquetball, basketball, tennis or golf. Whatever he played, he was the best!! Rick was one of a kind! I miss him and love him so much. Rick you will be in mine and Alexis's hearts forever!!! I know Alexis will not remember Rick but I will vow to instill in her all the qualities that made Rick the person he was.

In our journal, Rick also wrote down "Lessons for our children". And some of these I would like to share with all of you today...

- Believe in cliches
 - What comes around goes around
 - Treat others the way you want to be treated
- Education
 - No one can take it away from you. Get the best that is available to you.
- Listen
 - Listen to those that are older or who have done it.
- Don't be afraid to make mistakes. It is how you'll learn.
- Find a mentor...teacher, coach, clergy
- Follow your heart
- Don't put a boy/girlfriend before your family.
- Your parents will always love you.
- Learn to work hard.
- Save . . . invest . . . diversify

- Don't put all your eggs in one basket
- Stay close to your friends no matter how far away they live
- Dreams—Cherish them, always have them.
- Goals—plan your work and work your plan
- Work some, play some and learn to share yourself with others.
- Be unselfish.
- Volunteer-work in a soup kitchen, be a big brother/sister, work for a cause . . . even a politician.
- Exercise—Play sports, practice and believe you are the best
- Play a musical instrument
- Have pets
- Take vacations to foreign places
- Visit your grandparents

Rick was very special to all of us here today in many different ways. I hope that all your wonderful memories of Rick will stay in your hearts forever.

Rick, my best friend, lover and soul mate, I will hold the memories of you in my heart forever until we meet again. I love you and miss you!!!

Finally, I would like to read a short poem . . .

*Death is nothing at all
I have only slipped away into the next room
Whatever we were to each other that we are still
Call me by my old familiar name,
Speak to me in the easy way you always used to.
Laugh as we always laughed at the little jokes
we enjoyed together.
Play, smile, think of me, pray for me.
Let my name be the household word that it
always was.
Let it be spoken without effort.
Life means all that it ever meant.
It is the same it ever was;
There is absolutely unbroken continuity.
Why should I be out of your mind,
Because I am out of your sight?
I am but waiting for you, for an interval,
Somewhere very near, just around the corner.
All is well.
Nothing is past; nothing is lost.
One brief moment and all will be as it was before
Only better, infinitely happier and forever
We will all be one together in heaven*

Linda Thorpe (wife)

During these difficult times when we all struggle to find words to describe the complex feelings of grief, sorrow, loss, and anger. We try to find answers to why bad things happen to good people, and why pain and suffering is inflicted on those who appear to least deserve it. However, I don't think we are here today to focus on those feelings—there is more than enough time for that later. We have come together here today to celebrate Rick and to share a moment of remembrance of all that is good about Rick.

It is very difficult to do this, but I feel compelled not to let this moment pass without sharing some of my feelings and stories. How do you express what Rick means to each of us, what Rick means to me?

I met Rick almost 20 years ago—he was 15, I was 18. We became brothers and we became friends. We shared the experiences of winning and losing in sports, lifting weights, running sprints between jetties on the beach in the summer to get in shape for the upcoming season (for Rick it was football, for me rugby). We compared notes on our first cars and our first jobs, and we shared in the joys of being in each other's weddings and being uncles to each other's children. We owned a boat together and spent many hours on the water together learning about our newfound responsibilities and what it takes to bottom paint and recover from running aground. We went on many a family ski trip and spent most holidays together. How do you express all that in words? You don't.

Instead a few memories that are typical of Rick. Rick always found a lighter side to difficult situations, and Rick could never be embarrassed or let his ego get in the way of performing any act, no manner how silly or embarrassing:

Rick's Aunt Jane was diagnosed with multiple sclerosis at an early age. She was frequently hospitalized and eventually moved into nursing home. We visited Jane together as a family, especially during difficult times. Most family members had difficulty expressing themselves other than making a sad effort at making small talk and encouraging Jane with words that held little

hope. Not Rick—Rick would immediately seek out the nursing staff and pretending to be mad, rip into them about how Jane had complained about being mistreated and abused. This would make Jane laugh since nobody would ever consider joking with the doctors and nurses in this way. Even more strikingly, Rick would hold "Bed Aerobics" and move Jane's electric bed up and down repeatedly in mock exercise—again making Jane laugh like a child in the playground.

Friends here today might remember Rick's effort to save money by not renting a tuxedo for a friend's Debutante Ball, but instead showing up dressed as a priest. "Father" Rick spent the night after he missed his ride out of the city, by blessing the car of the family that he hitched a ride with, seeking a member of his so called congregation in a NYC precinct jail, and sleeping in an all night movie theater.

Who do you know who could pull that off and look perfectly comfortable doing it?

We all know Rick is the ultimate competitor, and had a way of winning on and off the football field. He loved to play games. Anytime there was an opportunity to compete he would set up a living room putting contest to see who could hit the table leg the most times, or who could knock down the kids' Lego tower with the fewest attempts. No matter what the challenge, Rick always had a way to draw you in and then with his physical talent, or more likely, with his good-natured taunts and mindgames, always beat you. Rick and I played golf recently, and on one hole I was just off the left side of the green while he was off on the right side. As I stepped off the cart and grabbed my pitching wedge and putter and started to walk towards my ball, Rick asked "Don't you need your sand wedge?" The sand trap was not in play at all, but as soon as he mentioned it, I looked at it, and of course promptly proceeded to shank my shot and dump it in the trap. I then hit my next shot out of the sand and over the green—since I did not have my sand wedge. Even though, I was upset at myself for having allowed Rick to get inside my head, we had the biggest laugh together, and somehow I will always remember how good it felt to share that moment with him.

As you all know, Rick had nicknames for everybody: "Headen" for his sister after

she called him that when a turtleneck got stuck on his larger than normal head; "Bud" for his father who truly was his best buddy for life; "Willy" for his mother whose maiden name Williams (a.k.a. "Willy") was always the first girl picked in the neighborhood games; "String Bean" and "Sweet Pea" for his beloved Linda and Alexis. He called me "Dart" since we spent many a night playing pool and darts in the basement, or maybe because it was first to come to mind after Art. He called my kids "T-Bone" and "JAAAAS". I suspect there are many, many more for all the folks out here that knew him. Don't ever forget how special Rick made you feel when he called you by those names. We owe it to Rick to celebrate his many successes and allow him to live on in our hearts and keep him nearby in our thoughts.

Let's rejoice in the knowledge that we spent our lives knowing Rick Thorpe and feeling his humor, his laughter, his victories, and above all his positive outlook on life and never ending ability to show genuine concern for people around him. We love you Rick!

Art Burghouwt (brother-in-law)

Rick is my Son-in-law. In my heart he is a son. I now have a hole in my heart.

Rick came into our lives at a time when our family was in "rough waters". His caring, his giving, his kindness, his sense of humor was the glue that allowed us to cope during our unhappy time.

It was a short 4 years ago that I said at Rick and Linda's rehearsal dinner . . . "He is smart, he is loyal, he is credible and had strong family values. To know him is to love him."

One day Rick called, "How about golf at 1 PM?" I said "Sure." When he arrived he wanted to talk to Audrey and I. He was asking for Linda's hand in marriage. We had to keep that conversation a secret. He did not ask Linda yet. He was so nervous and adorable. Audrey and I were so happy. We love him so very much.

Rick loves my daughter and his daughter so completely.

The excitement I would feel with the simple things he would ask me or do:

1. *Want to play golf with a few clients?*
2. *Do you want to go with Linda and I to look at some houses?*
3. *A phone call to Audrey and I to just say "How are you?" This was at least once a week.*

Simply he is the type of person that once he has been in your company your ability and capability to feel excitement, love and happiness has changed forever.

John Perry (father-in-law)

I am Rick's sister, Susan. He calls me "Headen", because that is the nickname I gave him when we were very young, and he wasn't creative enough to come up with a unique name for me. Little brothers often copy big sisters.

There probably aren't many friends of Rick's from our early days here today. That's because we didn't live anywhere long enough to develop life-long friends. He was born in Grand Rapids, MI, and we lived there a couple years, then Midland, Michigan, for 3 more years, then Bay Village, OH, for 1 year, then Pittsford, NY, for four years. It wasn't until Wilbraham, MA, that we stayed put.

Maybe because we moved a lot, or maybe because we were raised by great parents, Rick and I were always very close. We were each other's best friend regardless of the new state, new house, new school. I want to reminisce about those early years, because that was when Rick was just mine.

I remember Rick going along with my idea of playing with Barbies and GI Joes on early weekend mornings when Mom and Dad were still asleep. He even let GI Joe wear civilian clothes and help Barbie drive the Barbie Camper.

I remember vacationing every summer at our cottage in Westbrook, CT. When we were the age that my boys, Tyler and Jason, are now, we would spend the entire day together trying to catch crabs from the jetty with mussels tied to a string. I was more afraid of crabs than Rick, but he was afraid of seaweed.

I remember when we lived in Pittsford, and I decided to help Rick get to his swimming lessons. We hopped on our tandem bike—I had to be in front, because I was big enough to reach the pedals, and he sat in back (where he had no control of the steering). He totally trusted that his big sister could drive him to swimming. Our sloping driveway was a bit too steep for me, and within 2 seconds I had shot down the driveway and plowed into the neighbor's mailbox! Even as recently as this summer, when we talked about this story we would laugh together so hard we would cry.

I remember watching one of our first PG rated movies together—Peter Seller's, "Pink Panther". There is a scene where Peter Seller's is attempting to look like a skilled gymnast. He gets up on the parallel bars, and swings his feet back and forth. He says something like, "I learned this in the police academy", and then jumps over the bars and falls down a full set of stairs. Rick and I laughed about that scene and he would use that line with me to get me laughing years later.

I am going to continue retelling these memories to Rick, because they don't mean anything to anyone else. And I know he will be listening, and laughing and crying just like his big sister.

I love you Headen!

Susan Thorpe Burghouwt (sister)

Rick had a booming voice, a big heart, a big spirit. He could fill a room with his energy, and with his broad smile and quick wit could turn up the edge of seriousness to reveal the humor beneath. He was lighthearted and good-humored; wherever he went he brought joy with him. Though casual and laughter-filled, Rick's demeanor could not and did not obscure the seriousness that was the other side of his gift for humor. He loved people and his commitment to them was complete. The homeless woman whom he passed on his way to work and chatted with soon became "Mary," and Rick shared with her, as she did with him, the pleasures and frustrations of his day. His voice would lift and his eyes

brighten as he described his delight in teaching a toddler, on the T-ball team he once coached, how to hit the ball off the T in a single swing. While at Lafayette College, he helped run a soup kitchen and took seriously the responsibility he accepted in becoming a Big Brother. He had a deep commitment to family, and to his hosts of friends he was generous, kind and forever loyal.

Rick carried his public success and achievements with such easy gracefulness that one could almost overlook the attitudes that created them. As a powerful athlete and a leader on the field, he was committed to competition as the heart of the game and to fair play as its soul. He was successful in business and beginning to emerge as a leader there as well. With no need to boast, he was much too comfortable with who he was to want to impress. His success set the standard, and he strove to stand equal to it.

Rick is too-soon gone, so when he comes back to us in our mind's eye, he will be forever what he was the last time we saw him. Caught in the high sunlight of early manhood, he strides forward with broad shoulders and a big smile, radiant with optimism that no matter what comes, he's ready to take it on. "In short measures life may perfect be."

But of course we will miss him.
Always we will miss him.

Father Harvard V. Knowles (*friend*)

Nichola

NICHOLA THORPE

N

ichola A. Thorpe, 22, was an accounts payable representative for KBW. She was a very ambitious person and this was exemplified by her working full-time to fund her education at Berkeley College to complete her degree in accounting. Nichola was a dedicated and hard-working individual who was determined to succeed in whatever she did.

Many saw Nichola as a very shy and soft-spoken individual. Those who knew her appreciated her as a strong-willed, funny, kind-hearted, and intelligent person. Being of Jamaican descent, Nichola was very proud of her heritage and expressed it in the music she enjoyed as well as the social events she attended. She was a big fan of Michael Jackson.



Nichola was very close to her two sisters, and they recently all moved in together. They loved to spend time together especially going out to a movie or dinner in Manhattan. She also loved to take her nieces and nephews out to a new movie and encourage them to do their best in everything.

Nichola had just completed her first year at KBW. She was one month shy of her 23rd birthday. She is missed terribly by her family and friends and will be forever in our hearts.

(Keefe, Bruyette, & Woods)

Greg

GREGORY TROST

I love you so much and miss you so much it is unbearable. For 26 years, you gave Dad, Jeanne and I your special brand of love, happiness and joy. And laughter . . . always laughter. I cherish all the fun and happy times we had together as a family—all of us so close and so loving. Over the years as you grew up there were so many people who met you, whether younger, older or your own age, who came to know your kind, gentle nature, your friendly, fun-loving spirit.

During this time of terrible sadness for us, so many dear friends have remembered you. One who knew you since you were a small child wrote to us: "We remember Gregory growing up as a sweet, happy and loving child, always smiling. He was such a respectful son and protective brother. He excelled at everything he tried. He was such a lovely human being."

Greg, I am so proud of you . . . you accomplished so much in such a short time. Dad, Jeanne and I continue to feel your loving presence and to see your beautiful, smiling face. We know that you love us and will never leave us . . . you are with us every day, Greg, in our minds and hearts . . . and will be forever.

God bless you and keep you, my beautiful son.

Marie Trost (mom)



You are so beyond the boundaries of mere words that I find myself at a loss to adequately capture you and your amazing spirit in them. I, however, will try to let you know who you were and always will be to me. You are my idol, you are my hero, you are my big brother, and you are my best friend. For 26 years this world was blessed with your kindness, beauty, generosity, humor, intelligence, friendship, and love. The world was graced with an extraordinary presence who loved and lived life to its fullest.

I will never stop looking for you, but in order to see you I need not go very far. You are in the amazement and pride our parents have for creating such an amazing human being. You are in the joyful and loving memories of all of your friends and family. You are in every song that you sang and every dance that you danced.

I will never be whole again, but I will try to be strong for you. And take comfort in the fact that you were just way too good for this earth and you are in a far better place, where you feel no pain and experience no heart ache, but instead will laugh and be happy forever. You are my heart, my best friend, and my big brother. I will love you for every minute of every day for the rest of my life.

Jeanne Trost (sister)

There is a sadness in my soul
That's beyond my control.
I cry, I weep, I cannot sleep
My precious son is gone.

But God has got a good man
With a humor so divine
That he will keep the angels laughing
Until the end of time.

George Trost (dad)

It is difficult to describe a true friend like Gregory James Trost by simply using words. They just do not do him the justice he deserves. That is not because there is too little to say about Greg. In fact, it is quite the opposite. Trying to capture his essence in just a few pages is impossible. Greg was the most unique person that I have ever known. His interests were so diverse . . . his feelings ran so deep . . . and his heart was larger than life. He was a devoted son, a loving brother, and a loyal friend.

But the complexity of who Greg was became even more apparent to me over the past few weeks. As I listened to the stories

and memories that friends and family have been sharing with each other, I realized that there was so much more to learn about Greg. Just when I thought I had heard them all before . . . I found out that I never heard many of these stories at all. Greg is remembered here today by the stories and memories all of you carry within yourselves. It speaks volumes to Greg's character and to the type of person he was to see all of you here today to honor him.

At a time like this it is very hard to be glad . . . but I know all of you, who had the great fortune of spending some time with Greg, can attest to the fact that he was the most genuine and warm person that you could meet. He could bring a smile to your face and become your best friend within minutes of meeting you. Despite having such a large group of friends, Greg always had time for you. Whether you needed a good laugh, or just a bowling partner, Greg was always so happy to oblige you with a smile on his face and usually a song and dance to boot. One thing I will always remember about Greg is that he would always wear a smile. Always.

I consider myself a blessed person for having known Greg for twelve years now. From our days back at Regis High School to our times at William and Mary, to our life back here in New York City, Greg has always demonstrated his love for life. He always desired to get the most out of life and the funny stories that accompany could fill volumes upon volumes of books.

One particular memory I have of Greg's peaceful love occurred when we were all at a concert. A gentleman in front of us was very angry because someone had spilled a drink on him. Greg, always the pacifist, simply turned to the man and said, "Hey man, it's alright". With that huge grin on his face, and a warm look in his eyes, Greg returned to dancing and the man seemed quite satisfied. Greg just had a way about him that was so calming, and his ability to ease the burdens of others was unparalleled.

I think it was that smile of his that was so infectious. He could enter the most solemn of circumstances and light up the room. It is in times like these that we all could benefit from a glimpse of that smile just one more time . . . Saddened by the events of the past two and a half weeks, I try to picture Greg. Smiling, laughing, singing, and dancing. Enjoying life to its

fullest. If there ever was a man who lived life, it was Greg.

And so I ask that you not think of Greg and be saddened . . . that would be the very last thing he would have wanted you to do. Greg lived his life in order to make everyone else around him enjoy theirs just a little bit more. In looking out at all of you who have gathered here today, I am reminded of how special Greg was to all of us, and how much he affected our lives. Mr. and Mrs. Trost, Jeanne, I know Greg will live on in the hearts and minds of everyone that is gathered here today, just as he will in yours.

Greg, it was an honor and a privilege to call you a friend . . . and a brother. We will all miss you dearly. And although words cannot describe the emptiness we all feel right now, I know that you will forever be with all of us . . . in our hearts . . . in our minds . . . and you will always be singing and dancing in our souls. We love you.

Michael Smyth (friend)

How can I express in words the kind of person Greg Trost was . . . he was the perfect son, brother and friend. I have known Greg for 12 years and cannot verbalize all of the ways he has enriched my life. His kindness, generosity and zest for life touched the lives of so many people as evidenced by all of you here today. There was a warm, loving quality about him, making everyone around him feel comfortable and at ease. Whether you have known Greg all of your life or only met him once or twice it is impossible to forget his smile.

Greg's devotion to his family was unwavering. He loved them so much. He was the kind of son every parent hopes for . . . intelligent, successful, compassionate and kind. No matter where he went over the weekend he would always make it home for Sunday dinner with "the rents". Greg was his mother's pride and joy, always cherished his annual Father's Day trip with his dad and considered his sister, Jeanne, his best friend. His family meant the world to him.

To his friends, Greg was the guy you always wanted to have around. His glowing personality and sense of humor always made him the center of attention. Whether it was a gesture he made, his laughter, or when he would simply "hold court" telling jokes, singing, or entertaining the crowd—Greg made us all smile. His laughter would light up the room and his antics were memorable. We will never forget his infamous dance move "the creep", the human jute box, or his patented way of leaving gatherings.

Amidst all of the sadness the past two weeks, I have been totally awestruck by the vast and far-reaching impression that Greg has left. Everyone has their own story of how he has touched their life—he brought joy to all who encountered him. More importantly, all who have met Greg have only fond memories and happy thoughts, all remember that smile. He will live in hearts forever and we will never forget the person he was.

While it hurts that Greg is no longer with us, I know he is in a better place. He would never want us to be sad at a time like this. He would want us to remember all of the good times we shared with him, his smile, his laughter and his love of life. My life is so much better to have had the honor and privilege to have known and loved my best friend, Greg.

I would like to finish with some words written by Grace Easley . . .

*"If it wasn't for friends like you, the world would be so dark and drear,
You had a way about you that was honest and sincere.
One couldn't be lonely very long or get to feeling down,
You had a built-in sunshine that followed you around.
If it wasn't for friends like you, I think I'd lose my faith in man,
You always had a cheery word and would always understand.
Your actions spoke much louder than your words could ever do,
I know I'm better and I'm blessed, just for knowing you.
So today I want to tell you, in case you might not know.
How very much your friendship means . . . the older that I grow."*

Bill Black (friend)

Brad

BRADLEY VADAS

I want to thank all of you for coming here today. The love and concern you have expressed since this terrible tragedy happened has helped ease the pain of our grievous loss. Brad's mother, his fiancé Kris, his sister Melissa, his brother Chris and I will never forget your kindness and compassion.

What do you say when you have lost a child? It leaves me virtually speechless with pain. However, I do want to say a few words about Brad, and please forgive me for reading them. It's the only way I will be able to clearly express my love.

There was so much to Brad: Son. Brother. Fiancé. Friend. Trader. Skier. Fisherman. Ball player. The list goes on. Brad was one of those people that everyone gravitated to. He was fun, he was interesting, he was kind and generous.

Brad lived his life to the fullest. When he was involved, he was truly involved. He didn't do things half-heartedly or half-way. When he was an infant, he was a great crier. Cried all the time—until he learned how to talk, to walk, to run! And having learned, his extraordinary energy touched everything he did, and everyone he loved.

I remember when he was 7 or 8 and we drove to a Colorado ranch. Before the car stopped, he tore down to a dock, fishing pole in hand. Five minutes later, he ran back up the hill, proud as punch, with a trout. The trout was maybe 3 or 4 inches long—but a trout nevertheless.

In high school, he became a pretty good short-stop. He wasn't a natural, but he practiced hard—and never, ever, gave up. People always remarked about his tenacity, his focus, his will to win. He had an unwavering commitment to excellence, and at Keefe, Bruyette & Woods, those qualities helped him become the very best trader he could be.

That was Brad . . . willing to try, willing to work, proud of what he could accomplish at every stage of his life.

He was unstoppable until that plane hit the World Trade Center and took him away from us. Even then, in the midst of the carnage and confusion, he knew what was important. He called me when the first plane hit.



He wasn't concerned, because it was in the other building, and appeared to be a terrible accident. He called me back 10 minutes later, and it became clear that this was no accident.

He told me that the call would probably be his last. He told me that he loved me very much. That I was a great father. And one of his last words were, "Please tell my mother that I love her . . ."

Then he called his fiancé Kris. Left a message of love on her machine. The message haunts us with pain and

hope, longing and love.

I talked to Brad literally every day. I spent most weekends with him. We were pals, good friends, father and son. To know me was to know Brad. To know Brad was to know me. We were that close.

I always wanted to be with him. Just wanted to be with him. I hope and pray that there is a Heaven, because for me, Heaven will be Brad and me and all the people who love him, together again, forever.

Don Vadas (father)

My Heart aches, like all of yours and I am sure you all have special memories of Brad. So what I would like to do is tell you about the Brad I came to know and love. I met Brad freshman year at Weston High School, we sat next to each other in English class, and that one fateful day we had a spelling test that I had not prepared for. So I jabbed my pencil in his side and asked him what the answer was. He proceeded to angrily shake his head no and immediately turn a particular shade of crimson, which plagued him his whole life whenever he was upset.

After class he told me he doesn't cheat, but if I wanted to come over his house and study, he would do that. This was the basis in which our relationship started—born from his generosity, and later in life Brad's generosity was not the trivial kind. It was

meaningful, the kind you take with you, and the kind you never forget

He immediately became a great source of joy and happiness in my life and as we got older a true inspiration. But our friendship really started to blossom once Brad got his license to drive and we both discovered our desire to meet as many girls as we could possibly meet, between the old Westport Bowling alley, Friendly Ice Cream Parlor and Westport Pizzeria. Back and forth, back and forth like a fishing expedition, stopping to ask every group of pretty girls for directions to Compo beach, like we hadn't been there a 100 times.

We shared our love of music, particularly dance music and would often practice dance moves together for high school dances and even on breaks from college, so we could battle each other, like we often did. Most of you, I am sure, were shocked to see what a fantastic dancer this boy from Connecticut was. And just recently we argued about whom taught whom.

Brad loved to sing, and some of my happiest memories are of he and I singing together, sharing impromptu harmonies with or without music. Something we would always do, regardless of how bad we actually may have sounded.

He loved to play sports, a natural athlete and fierce competitor who excelled at most if not all. There was no one I enjoyed competing against more than Brad. To lose would make him absolutely sick, so he rarely did. And later now in our thirties I particularly enjoyed our Sundays in the summer together driving to Compo beach for Sunday morning softball, all the while singing at the top of our lungs, on the ride over together but would abruptly stop just as we reached the guard house at the entrance of the beach. I remember how serious he took his game, how well liked he was by the others we played with and how happy it would make him when he would hit the ball over the fence like so few did and so he did that Sunday morning before the 11th of September.

I will hold dear that whole weekend we spent together because it was unusual that my wife and his soon to be wife, the beautiful Kris McFerrin, were each away. I remember thinking to myself that Sunday night after Brad drove back to NYC, what a special weekend it was and how we did absolutely everything he enjoyed. We grilled a feast of his favorite foods, steaks,

shrimps, gorgonzola salad as well as fresh fruit salad. He came over to my house and we watched a video of my wedding where one could witness those very blazing dance moves that I taught him! We also looked at every one of my photo albums. Chronicling most of our life together, all the while laughing and reminiscing.

That weekend we swam in his pool, played water basketball one on one until our feet bled. Took the jet skis out and went fishing out on his boat, that boat that he was so happy to tell me I could take my family out on whenever I felt inclined now that I finally got my boaters license, after much prodding from him. We played chess and I confess, a game I have very little interest in, but I knew he loved to play, and after he beat me for the twentieth time I asked him "Don't you ever get tired of beating me all the time?" He replied, No! Because it took him longer each time and that meant I was improving.

Clearly Brad enriched my life on many different levels, both emotionally and intellectually. I enjoyed our contentious conversations, mostly about sports, politics, and the 'human condition'. We talked about going shopping for an engagement ring for Kris in the weeks to come and I teased him about hurrying up to have children, so they could play against each other if his went to Staples High School and mine to Wilton High School.

But my fondest memory of Brad, will be that perfect summer day September 8th, in the lagoon headed out to Long Island Sound on the jet skis slowly puttering along side by side as to not make a wake looking over at him, his eyes closed and the wind gently blowing on his face with a faint smile he looked so happy, so content. I leaned over and said, you love this place! He opened his eyes, smiled big and nodded yes, then said, I'll race you to the lighthouse, and so off we went, two friends playing as we always did, feeling good to be alive! More than anything I was proud to call Brad my friend, my best friend, even brother. For sure Brad is in a different place now . . . A place that I will cherish. That place, is in my heart where he will remain forever.

Tom (friend)

Joe

JOSEPH VISCIANO

Words do not adequately express the loss and pain felt by all of Joe's loving friends from Boston College. For myself, John, Mallack, Brad, Matt, Jay, Rob and Joe's many other close college friends, we not only lost a best friend, but we also lost a brother, a big brother. However, even though part our hearts are broken, the rest is beating strong, with fond memories of our brother and the great times we spent with him. Nothing can ever take that away from us.

As you all know, Joe was a very special person. His dichotomy of being serious and ambitious, while at the same time being fun loving and easy going, was a rare quality found in very few people. He strived to achieve his best, which he always did, and I'm proud to say that one of my best friends, Joe V, graduated Magna Cum Laude of his 2001 Boston College class, was a member of the Golden Key National Honor Society, and never missed a chance to have a good time with his friends. He led a well balanced life, managing to do well in school and be close to his loved ones. No matter where he was, close or far from you, he made the effort to stay close. Nothing exemplifies this more than the love and admiration he had for his family and how he continued to remain close to them throughout his four years of school. He was always showing off pictures of his precious godson, Michael, and telling us stories about the family business. You all meant the world to him.

Joe was a natural born leader, always leading others down the right path, which is why we looked upon him as a big brother. I would like to share with you a story about my childhood blanket, Fluffy, to show you how much respect and reverence we had for Joe. Fluffy wasn't really a blanket, but the satin found at the edge of blankets. It had made me fall asleep many nights. I had brought it with me to college, and, rightfully so, my friends always made fun of me for having it. One night, during our senior year of college, after partying all night, I had just fallen asleep around 6:30 am, Sunday morning, when everyone came barging into my room. They told me it was time to get rid of Fluffy. I didn't listen to them and started kicking them out of my room. Then, in the midst of all this, Joe took me and said, in a serious voice, "Pete, you're 22 years old, and it is time to let Fluffy go." In an unprecedented act, I listened to him, and immediately threw Fluffy out the window. Everyone started screaming and cheering, and we had a few more drinks to



commemorate the occasion. Joe's words made me take a look at the situation and say to myself, "It is time to get rid of fluffy." I would not have listened to many others, especially when it concerned fluffy, but, since I highly regarded Joe's opinion and advice, I took it. More so than this, it symbolized how Joe helped us to reach a higher level of maturity. He was mature beyond his years, which is why we humorously and affectionately called him Grandpa, and he helped us to do the same. I often thought to myself, "If Joe is doing it like that, then it must be right." My best friends and I had a special respect for Joe, like no other. I'm confident that Joe's leadership will inspire us to achieve our

best, like he did.

Perhaps more than his intelligence, leadership, good judgment and great sense of humor, Joe's selflessness defined him more than anything else. He wanted the people he cared for to be happy, and there were no limits as to what he would do for them. If you asked him a favor, whether it was giving someone a ride or helping them with homework, he never refused. In his mind, the people he loved were higher priorities than himself. When we had bad days, our medicine was talking to Joe. He would calm you down with his cool voice, which I can still hear now, "Don't worry, everything will be fine Petey." His words still echo in my mind and heart when I have difficult days or situations. His own passing is one of those situations, and his inspiration has helped me to deal with it the best way I can and to keep his memories alive in the spirit of celebration for the wonderful life he led instead of with ONLY feelings of sorrow. For one day, we will all pass from this earth, and what we leave behind, as an everlasting mark, are our legacies. One can't ask for a better legacy than Joe's. He lived every day to its fullest, showed love for all, and succeeded more in his 22 years than most do in their normal life times. His parents should be very proud of themselves for raising such a remarkable son.

So, as Joe would want us to do, let's keep his memory alive with laughter and happy thoughts about the times we spent with him. Whatever you admired about Joe, whether it be his ability to love, his ambition, his sense of humor or his many other superior traits, strive to achieve them, and this can be one of the most special ways to keep him alive within you forever.

Joe, you will continue to live forever through us, and you will always be our brother. Until we meet again, for, in the words of the poet John Donne, "One sleep past, we wake eternally", protect us all, like you did here on earth. The great times and your laughter will be in our hearts always. Knowing you was one of the best things that has happened to our lives. We love you now and forever, V.

Peter De Caro (*friend*)

God creates all kinds of people. Sometimes people are gifted with intelligence. Some are funny, warm and some are genuinely kind. It's only once in a blue moon that he'll create someone like Joseph. Joseph had all these qualities plus much more. He was gifted with the whole package and that's what made him so special. When he walked into a room his smile lit it up.

I'd like to quote something beautiful that Joseph's 8th grade teacher said in a letter to my sister, about Joseph. She said that sometimes in our life we meet someone who makes an everlasting impression on us. I know, I myself had certain teachers who did this to me. Joseph's teacher said that Joseph, her 8th grade student, impressed her so much, that he became an inspiration to her. It's very rare that a student is an inspiration to a teacher.

I'd like to now share two stories about Joseph. The first tells about his caring heart, and how determined he was to make someone happy.

One day, my daughter, Erica had to sing the National Anthem at her High School Homecoming Football Game. At first she told me she didn't want the family there, because she would be too nervous. The morning of the game, she said, "Did you tell Aunt Marie to come?" I said, "No, you didn't want anyone to come." I wanted to choke her, but instead I called my sister. She had plans and couldn't make it. My father was too sick. I knew he couldn't come. Jason was busy working. I then remembered that Joseph had just gotten home on a college break. He was my only

hope. I called him. I told him the situation and said, "If you can't make it I understand. I know it's only an hours notice." He said, "Aunt Cathy, I'll try my best." Well, when Joseph said I'll try my best, he always meant it.

It was about one minute before show time. I turned around and saw that beautiful face and smile. I yelled out, "Joe, I'm so glad you made it." I told him how grateful I was. He was the only family member there. Joseph was like a brother to Erica. I think she knew that by having Joseph as her only audience, it was complete. She and I will never forget that special day.

The second story is very ironic. About a week after the tragedy, my sister refreshed my memory back to when Joseph was three years old, and in Nursery School. Most children ask for toys. Joseph usually wanted food when he was little. One day, he asked his mom to buy him a flag. She couldn't understand why, but she said, "OK". As soon as she gave it to him, he started to Pledge Allegiance. He knew every word. I remember when she called to tell me this nineteen years ago. She didn't tell these stories to many people because she doesn't like to brag. That's o.k. When it came to Joseph, I made up for all the bragging she didn't do.

Every time I see a flag, I know in my heart that Joseph must be so happy and proud to know that all these flags are in his honor, and in honor of all those who lost their lives on September 11th.

Even though I feel that Joseph's life was cut short, I will always try to count my blessings. I thank God for twenty-two beautiful years with Joseph.

I was there at his birth, and his christening, oh by the way; I helped the priest that day. I was at every Holy Sacrament, every holiday, birthday and graduation. The best memory I ended with him was when I went to Boston College to see him graduate Magna Cum Laude. I always visited him in Boston, but this was the best. I got to tell him how honored I was to be there with him. I remember Joseph saying when he got off stage, after receiving his diploma, that he didn't hear much cheering from our side. I explained to him that we were all too busy looking in our cameras. I thank God now for all those pictures, especially when my brother Ricky went on stage and snapped the best picture.

I am very grateful that Joseph achieved his goal, and that we were there with him. What a beautiful memory.

I now want to say a few words to Joseph because I know he is with us in spirit.

I miss you so much Joe, and I want to thank you for making me such a special part of your life. I also want to thank you for everything you did for me. I'm sorry I wasn't there for you when you needed me most. I want you to know that I've always been so proud of you. I know in my heart that if you were able to help people on September 11th, then I know you did. That was your way. You will always be a hero.

Joe, I also want you to know that no matter where I am on earth, and some day in Heaven, I will always be your loving Aunt, your proud Godmother, and you will live forever in my heart.

I love you, Joe

Cathy (*aunt*)

Jeanmarie

JEANMARIE WALLENDORF

Today is the day we are here to say goodbye to Jeanmarie, but I am not here to say goodbye but to let her rest.

I can never say goodbye because my daughter Jeanmarie is still with me everyday, every second. She is in my dreams and in my heart.

I know this because Jeanmarie is my dream, A mothers dream come true. I could not have asked for a more beautiful, caring, fun-loving respectful daughter.

There are so many things I could say about Jeanmarie and anyone who has read any articles or has visited her website would know this.

Some may think that a person to be worth anything in life would have had to have had a perfect childhood, go to college be successful and rich, but if you knew Jeanmarie, just the smile of hers and her personality, the drive she had, you would know all of that not to be true.

Jeanmarie was worth more than all that, she was worth more than you could ever imagine.

She was a real woman and was happy and that is what mattered to me. As Jeanmarie grew I taught her right from wrong and all the things I hoped she would become, hoping I would do good with her and knowing I would and did make mistakes, but I do hope that the wonderful woman she became was partly because of me, I do know that a lot of the person I am is because of Jeanmarie because she taught me just as I taught her. but Jeanmarie taught me something no other could, she taught me how to love unconditionally and fully. I wish the whole world knew her for it would be a better place.

I do not like old sayings but one came to mind as I wrote this and that is TO KNOW HER IS TO LOVE HER and that is Jeanmarie word for word!

I was thinking of the last time Jeanmarie was in Florida and it was time for her to go back to New York. I drove her to the airport and she said not to walk her inside because I had the little ones with me, So we said our goodbyes outside.

We were hugging and kissing and crying and I can still feel that day so clearly. I can feel the softness of her face, I remember touching her hair and kissing that beautiful face of hers and hugging her so tight, not wanting to let go and I think she knew that, for she said to me—o.k. mom that's enough I'll be fine (just as she always did to assure me), then we both laughed.



Those are the kind of memories that get me through each day, knowing that she knew I loved her and I know she loved me and this is without a doubt.

Losing a child is a pain without end that is incomparable not any pain in the world and for me I have not only lost my daughter, I have lost my best friend.

Someone recently said to me that they hope their daughter would grow up to be as beautiful as Jeanmarie was, well I too wish this for him, but I also wish for his daughter to grow up with the heart and soul and ambition Jeanmarie had but most of all for her to grow up with the love

that Jeanmarie had inside her and all around her and for her to have a glow about her like Jeanmarie did that till this day is still shining.

I am so very happy and proud to have had a daughter that my other children had a sister that Loved them without hesitation or judgement and that she was loved back by them just the same. Jeanmarie would do anything for them in a heartbeat and let nothing stand in her way just as she was with anything else that she believed in. Because if there was one thing Jeanmarie believed in—it was love.

And now the only reason that I know as to why Jeanmarie is in my heart is that . . . Jeanmarie, my daughter, my Friend . . . IS MY HEART!

I love you my baby girl and I miss you more with each day that passes.

Christine Barton (mother)

To my Angel. Sorry I haven't written but you know I'm always thinking of you. I don't know if this sounds right but it feels like this all happened yesterday. This painful year went by so fast but I feel like I haven't seen you in a million years. You would think that I would dream of you all the time but its only happened twice since you've parted. The first time you came to tell me you were o.k. and the second time was about a week ago and we just talked and even though they were very short dreams I cherish them so

much. Maybe that's why you have only come to me twice, because you know if I knew you would be there all the time, I would never want to wake again. My friend read a letter I wrote about you the other day and asked if I was o.k. because he was worried about me. I told him that I would be all right but that it is very hard to deal with these emotions day in and day out. I miss you so much. I told you last time how music reminds me of you so much. There are so many songs but there's this one I really love and if anybody is reading this if you haven't heard it already you get it and listen to it. The name of the song is "To where you are" and its sang by Josh Groban. Well I really don't know what else to say right now but that I love you, I miss you, and I'll be waiting for you to visit me in my dreams again. Love Always And Forever. Vincent.

Vincent (Friend)

My life has been shattered,
My baby girl is gone.
My dreams are now memories, My heart is not strong.
Where do I go? There's one fact I know
Together, we'll make it, My healing will be very slow.
She touched many hearts, I sense her spirit is near.
I miss her immensely, but I know she's right here.
I now take the time to watch the sun shine
I now feel the pain of life's cruel and mean game.
I'll never take for granted the easy roads in life
Together with I girl, I know things will be all right.
Nine months of bonding, 23 years of days of pure delight.
I have a baby angel living here with us tonight.
My Guardian Angel, looking down from above,
Pushing me forward, Sending all of us her love.
Someday again we'll meet, she'll be waiting there to greet,
her family, who knew her love was a treat.

*For now, she won't let us stop, she will not let us rest,
she lives on in our hearts, we truly were so blessed.*

Our faith is strong, I know the Heavens above

*Were there to greet you, Jeanmarie
With open arms and love.*

I love you my pumpkin

(Mom)

A normal day like no other,
a young woman stepped out of her car,
bidding her loved one goodbye.

She took the elevator to the 89th floor in the building of which she worked, Sitting amongst her friends and co-workers, happy of her success in life.

The morning progressed, not even hours later, the inevitable happened. Panic struck her building as they witnessed the sister building beside theirs being struck by a Boeing 747 jet. The woman called her mother thousands of miles away, assuring her everything was alright, and she was leaving right away.

The Mother sat perplexed as she turned on the television. Not even moments later, her daughter's building was this time struck by a jet, then collapsing before the mother's eyes.

As the young woman closed her eyes, she woke up in a place of peace and happiness and hope.

The terrorists' attacks on 9-11 left many families in grief of the lost loved ones.

This one innocent, beautiful woman, one of many lost, is now a memory away in our hearts. The young woman's life has touched so very many, bringing families together.

This young woman was my older sister Jeanmarie Wallendorf. My idol, role model, and inspiration. Her smile will forever be in my mind, never to be forgotten.

Not even when I close my eyes and wake up where she'll be there with open arms.

We love you Jamie with all our hearts.

Mellanie Nicklo (sister)

Muddy

JAMES WATERS

We are here tonight to salute our friend James Thomas Waters, Jr. Also known as Jim, Jimmy and Muddy— and to me “James T”.

Before we begin . . .

Louise and I would like to thank the Waters family and the Smart family for their hospitality by having us join together the night before we make our formal salute. Since the day tragedy struck, it has been comforting to maintain close contact with the Waters family and I think their family has been very strong in this time of horror. Mrs. Waters, like any loving mother has kept a candle burning in her heart with the hopes that there will be at least one miracle and it will involve her son. When she decided to move forward with this memorial service, she had just one request. “The service must be the best tribute possible to Jimmy”. She continued by advising me that I would be speaking and I was honored to have the opportunity to put to words how I felt about Jim Waters.

My friendship with Jim goes back to the late 80’s when I just moved to NYC and I didn’t know a soul. A year had gone and before I was able to climb from under the workload and try to meet some new friends. One of the first guys I met was James T. Waters, Jr. I remember our introduction like it was yesterday. He extended his hand . . . PAUL . . . I’m Jim Waters . . . and a bonding friendship was anchored. Our introduction was at Brad Hughes’ apartment where we held a meeting to organize the members of our beach house in Southampton and many of you are here tonight. Even though we have scattered to some degree, I cherish the memories of our good times and our friendships have remained strong. Some of us have since married and whether the wedding was in Savannah, Chapel Hill, Charlotte, Asheville, Newport News, Mexico, Coconut Grove, Charleston, WV, Bermuda and as I understand, England, Jim made the trip! With one exception. I remember that he regretted he could not make it to Florida. I must admit, as excited, as I was to attend these weddings, I was just as excited to spend time and catch up with Jim.

There is a saying . . . first impressions are usually lasting and I will never forget my early days with Jim. He had a unique beach attire and I remember it so clearly, because he wore it the first day at the beach, the last day at the beach (5 years later) and every weekend in between. Bright orange shorts, a white t-shirt, a blue



headband, dark sunglasses and a mouthpiece for our basketball games on the 8’ hoop. Jim believed in Einstein’s theory: “That all things should be no more difficult than they need to be” . . . and more than the outfit created a decision far more difficult than he was prepared to take at this time of his life.

I will always treasure our friendship and recall our days at the beach and our days in New York City. I will remember our reunions at our friends’ weddings, the Gentlemen’s Golf Championship and the time Jim and Sandy came to my home in New Orleans to celebrate New Years Eve. I will remember Jim as a groomsman in my wedding and all the special things he did. The

most recent was a surprise trip to Charlotte to see our children. Louise and I are honored to know that a picture of Paul and Will remains on his refrigerator today.

Jim was the inventor of the umbrella holster and I will always remember the great stories that surround his effort to launch his idea. I will never forget the Muddyisms. Usually as I was approaching a tee box Jim would say “It’s Your Honor Your Honor” and remember “Knowledge is Good” and to “Play Within Yourself”.

Muddy developed a wide array of friendships and we are fortunate to have crossed his path. He was a man who achieved many career successes, who only thought of others, and he cared dearly for his mother, brother Kris, and his sister Karen and her family, Boomer, Jon and David.

I believe, that if Jim had one moment more to say goodbye to his friends, he would thank you for your friendship. He would tell you that he loved you and that he knew you loved him. He would ask that we remember our times together and focus on our future—for our families. And, as we are faced with this horrific story at large, he would ask that we never forget his theory of the Barge!

To Kris, Karen, Boomer, Jon and David: He loved you all dearly.

Jon and David: Jim spoke often about your days in little league and he had high hopes that your future will be bright. He would have you set goals and try your best to focus on the good things in life and not the evil. I know he was proud to be your uncle.

Boomer and Karen: Jim felt very fortunate to have such a great brother-in-law and wonderful sister. I remember when I spent

Thanksgiving at your house and how Jim boasted the entire time about you, your children and the fact that you built this home for your family.

Kris . . . I have known you longer than you think. Jim always had a news article about you on his desk or picture of your days playing baseball and always bragged about his younger brother's achievements. You have been very strong for your mother and I know you will continue to be there for her. I think he would say to you the same thing he said to me at one point in my life: stay focused, work hard and enjoy life.

Mrs. Waters . . . Jim knows you will miss him dearly and I think he knows that you will have trouble moving forward. He would not tell you to simply move on, he would say to keep a special place in your heart for him and to find a focus on some idea, some project or some way of life in order to help you and your family.

I know that just prior to the tragedy Jim called and left you a message that he was Ok. I think if Jim knew he was in harms way he would want to tell you that he was thankful.

For teaching him what loves all about with every hug you gave out—and knowing all the career successes that he has done—Jim was happiest just being your son.

On September 11th when I realized the WTC had been struck and after speaking with Sandy Abbott and Steve Watson, I knew that Jim was in trouble. As the story unfolded, my heart sunk. I had to walk away from my office. Louise arrived quickly and we took a ride to gather our thoughts. At that point we realized that Jim's family would need help so we spoke to our friends and developed a mission—find Jim Waters. After many sleepless nights of calling hospitals, returning called ID numbers, searching internet listing and chasing leads we have been saddened that such a special person and friend has fallen victim to such an evil act.

Jim was the most thoughtful and genuine person I know and I will never forget the happiness he brought me just being nearby. I will just never forget Jim!

My final salute to my dear friend . . . is thank you James T . . . I will always cherish our times together and I will see you in the next round!

Paul Gibert (*friend*)

W

atts, your wide, mischievous grin will forever have its spot in my memory. I have never seen you frowning or in bad spirits. In high school you got along with everybody and I specifically remember your involvement with "Litchfield Reports" and WLIT and your membership in the National Honor Society.

You and Mark Kolakoski were avid fans of Imus in the morning. Your Republican political focus was well known and you were always a fervent admirer of former CT Governor Lowell Weicker and also of Lee Atwater. Despite your strong opinions, it was never a bias and never prevented you from good natured arguments and from making friends, even if they were Democrats! It was no surprise when your collegiate choice was George Washington University in Washington D.C.

We actually had one date in high school, a semi-formal that we went to with Mark K. and his date. You were actually a bit shy that night even though we went "as friends." I can't remember where the dance was but I do remember going to the Lesser's house to gather with a big group before the event. Mark drove his dad's Park Avenue which was a huge boat.

It was great to see you the summer of 2000 at the 20th LHS reunion. You looked happy and healthy and had found success I had no doubt you would achieve. It seemed that Litchfield was still "home" to you and that you came here often to see your family and to relax. Fiolek left us all with one of your good quotes, "Doctor, if you ain't happy, get happy" I consider myself honored to have known you growing up in our wonderful town.

Janet Reynolds O'Neil (*friend*)

Dave

DAVID WINTON

W

hat are we going to do without you? You were our rock, our words of wisdom, protector, our devoted friend. I know you did everything possible to get back to Mom, Amy, and me. I know your focus was getting back to us. No doubt in my mind.

I admired you in every way. I followed you everywhere and wanted to be just like you. Remember looking for Easter baskets? You searching our house with me trailing behind? Dad thought he could outwit us every year and finally he actually did. I wanted to go to nursery school because you went to school, wanted to play with you and Jon, even help you with mowing lawns. The day that you and Brandon came down to visit me in the Junior High cafeteria (or tried to embarrass me), I wasn't embarrassed, I was proud. I always have been, and always will be that you are my brother.

Mom made me go to every one of your soccer and baseball games and it didn't matter whether I wanted to go or not. Today, I can say I am so thankful she did, even the game that you hit the foul ball and hit me in the leg as I sat watching in the stands. However, I always took pleasure in the fact that Mom and Dad insisted you attend my dance recitals. I am thankful for our dinners that we had everyday as a family, and every vacation we ever had. I wanted to keep up with you in soccer, and on the slopes. You became my soccer coach and ski instructor. Remember when you sent me down the North Face of Mt. Snow yelling "Yard Sale" when I finally came to a screeching halt? Even my college had to be like yours. Although you loved finance and I loved art, your path was the one that guided me. You had the most amazing way about you. The way you would analyze and take on a situation, I knew you would always succeed. You built up my confidence, especially after we lost Dad.

You told me I had to look forward, and that would get me through. Now, I find myself trying to do the same thing. I don't like what I see ahead without my big brother. I will keep going Dave, for you and for Mom I will. I will keep moving, not sure what direction, but I will keep things together because of you. I will continue to follow our Fairfield and Fordham competition whether it's on the court, field, or in academia, and I will take care of Mom. I love you and right now those words truly don't express how much. I will always hold you in my heart. May God Bless You.

Love always,

Sara (sister)



I

would like to share a prayer written by John J. Morris, S.J. given to me by Father Gregg at Fairfield University entitled "God Bless the World." I believe these are the words Dave would want to leave with all of his family and friends.

*Mighty God, Father of all,
Compassionate God, Mother of all,
Bless every person I have met,
Every face I have seen,
Every voice I have heard,
Especially those most dear;
Bless every city, town, and street that I have known,
Bless every sight I have seen,*

*Every sound I have heard,
Every object I have touched.
In some mysterious way these have all fashioned my life;
All that I am, I have received.
Great God, Bless the World.*

Sara (sister)

D

ave and I met during our freshman year at Fordham. Over the course of our four years of college, and the years that followed, I learned that my friend Dave truly exemplified the qualities that the Jesuits taught us: to live a life in the service of others. Dave served the Fordham community, and its surrounding neighborhood in many ways. Most of us know that Dave worked his way up and eventually ran the Fordham Federal Credit Union. But many may not know that he volunteered his time to tutor fifth grade students at PS 32 in the Bronx. He was appreciative of everything he was given, but more importantly, he recognized his responsibility to give back. Immediately following graduation, Dave continued to serve others. He became a member of the Young Alumni President's Club, he continued to help the students run the credit union, and he helped many fellow alumni and friends network and find jobs.

Dave was a man of great strength and character. He worked very hard at every task he was given, and he didn't back down from a challenge. He made things happen and he taught me

to accept mistakes, learn from them, and move on. In the business in which he worked, where egos can easily be inflated and self-promotion is expected, Dave was an honest and thoughtful man. Above all things he was trustworthy, and while blessed with success in his job, he was driven to succeed in a way that benefited those around him and not only himself.

Dave was such a loyal friend. He was the one person you could always depend on. Without question or hesitation, if you needed him he would be there for you. He was sincere and truly listened, never dismissing anything you told him as trivial. And for as hard as he worked, he never forgot to have a good time. You can not categorize Dave because he had so many interests. He loved to ski, he was a loyal fan of Fordham basketball, he loved history and was always reading biographies. He always had a smile on his face.

I consider myself very lucky to have met Dave and become his friend. The greatest memory I will cherish is that he had a great sense of humor and he loved to laugh.

Brendan Burke (Friend)

Iwould like to thank everyone for coming and for the support for David's friends and family especially for Joan, Sara and Amy. This is a very difficult time for anyone in this situation but especially because of the young age of David. So much tragedy and potential life lost September 11th. This is a time of grief. BUT, this is also a time to celebrate David's life and how much he has meant to us. Dave had so many friends and touched so many people.

I have known Dave since we were 4 or 5 years old. We were neighbors and we did everything together. I'd go over his house and ask if he could come out to play or to go ride bikes. We started our first business selling lemonade and then moved into mowing lawns and shoveling snow throughout the neighborhood. We also spent two summers building a 5-story tree fort spanning 20 trees in my back yard. We spent many years playing soccer, volleyball

and skiing in Vermont. We have a tight knit group of friends who have been close since high school—Dave, Donato, Brandon, Kyle, Paul, Maureen, Lisa and Kara. We get together as often as we can for holidays, weekends in Vermont, or just hanging out playing games. We are as close as most brothers and sisters.

Dave was very good at keeping in touch. He would always make a point to get together whenever he was in town. It didn't matter if it was just to sit and talk, watch a boxing match on late night TV or to just stair at my 1 year old daughter, Kendall, who he called "Little Red". He would also call me often from work to tell me about his many trips where he would go skiing out West or play in a golf outing. Just recently he had won a scramble tournament. He was so excited. He was also very proud of his 4-wheel drive Audi that he insisted I take it for a spin. It's a nice car.

My fondest memories of Dave were when he called me to tell me he had asked Amy to marry him. That may have been his greatest achievement. They were to be married on November 17. He also called to ask me to be his best man; I was extremely honored. I only wish I could still be preparing my toast for the wedding.

David was a very easy person to get along with. I learned many things from Dave even at a young age. He was very careful with his money, which foreshadowed his later years as a bank analyst. He was not afraid of anything. He never backed down from my brother and his friends who were 4 or 5 years older. He also was up for a challenge whether in school or on the soccer or baseball field. Even during Hurricane Gloria we were out in the wind trying to see who could throw a frisbee further.

David had a quiet way about him he could look at you and you knew exactly what he was thinking. Anyone who knew David knew his sense of humor. He had a very subtle but quick-witted sense of humor. He didn't have to say much but what he said he meant. And when he talked, you listened.

David was very successful in New York City. He loved Fordham University where he graduated and ran the Credit Union. He then went to work in the finance industry. He worked his way up to be the best in his field. He was the top analyst for Keefe, Bruyette & Woods specializing on the West Coast banks. I think he specialized

on the West Coast just so he could travel and ski in California and Utah. He had a corner office in New York that looked over the Statue of Liberty. He was very proud to be in that office on top of the world. He wouldn't have had it any other way. He loved New York.

I would like to urge everyone that knew David to be thankful for and focus on the time you spent with Dave and retain the memories, lessons and knowledge that he has given us. Remember the good times, laughs, and smiles and the fun that was always abundant when David was here. Cherish our time with family and friends and especially with our children.

Here is a poem By Helen Lowrie Marshall that is appropriate for David. It is called *Celebration of Life*

*"I'd like the memory of me to be a happy one.
I'd like to leave an after glow of smiles
when life is done.
I'd like to leave an echo whispering softly
down the ways
Of happy times and laughing times and
bright and sunny days.
I'd like the tears of those who grieve to dry
before the sun
Of happy memories that I leave when my
life is done."*

Dave was a loving son, wonderful boyfriend and fiancé, a protective and caring brother, brilliant coworker, and the greatest friend you could ever hope for. We will remember him every day. Any time my grandfather clock chimes. Any time New York is in the news or when the Yankees win the World Series. On the ski slope the golf course, playing Edger or volleyball and especially on the soccer field.

I love you Dave. We'll miss you buddy!

Jonathan Cathcart (friend)

My name is Joe Berry and I worked with Dave for almost six years. I would call Dave a good friend, even though I did not spend every weekend with him or go out with him every week.

There are many who knew him better and could relate more stories, however, upon reflection it became apparent to me how much I cared for him. My feelings for him are born out of the person he is; out of his values and beliefs.

I am not always the most engaging person, in fact, perhaps, there are times I think I am a lot smarter than I really am. So when I met Dave I was thrown for a loop, not only did I like him, but it was also clearly apparent that he was smarter than me. Whether it was history, political philosophy or just talking. I could see where he was coming from and I could see he knew more than me. Those that know me will understand that this is not an easy thing for me to say....but that is where our friendship began. I enjoy being around intelligent people, especially when I know they can add more to a conversation than I can. So, I guess you can say our relationship was born out of my respect for him. But that is not where it ended.

David and I enjoyed many of the same things, skiing (about which he was fanatical), mountain biking, rugby, love of the outdoors and the "occasional" beer or two. There was definitely a link between us that veritably screamed to be connected.

We worked together in the recruiting effort for KBW. His enthusiasm for the place was equal to mine...and that is not easy to match, given that my father poured thirty years of his life into the place. We were an unmatched team to bring in the top talent (Goldman beware). However what I liked best about him was his practicality. When I called him in September to start planning for the next recruiting effort, he told me management could never focus on a hiring plan so he was going to pick up some new companies instead. David never wasted a moment. Let's not forget he would plan his trips to the west coast to (ostensibly) visit his micro cap companies such that they would match with the peak of the skiing season.

David truly loved working for Keefe, he loved the fact that as a relatively young man on the street, he could move the market on small and mid-cap bank stocks. He loved to walk over to the desk and tell Brad, Woody or Frank to go long or short a given company. He told me and the recruits, "it's a great feeling to make a call on a stock and watch the price move,

the modeling and writing are necessary annoyances....that's why research is better than banking ". I never quite agreed, but I loved what he had to say.

I wish I could say more. In a very strange way he was like an older brother but an equal. He was taken before his time (like so many). That said, I want to go on record as saying that Dave Winton was one of the smartest, most insightful, friendly, logical, good people I have ever met. For the rest of my days on this earth, I will remember Dave and what he believed in. He is a good friend and an incredible person. To all those who knew him, I offer my most sincere condolences. But if you knew him that well, you would say a letter like this is silly...there is snow somewhere out west. He'd say focus on the important things! That was Dave.

Joe Berry (KBW)

Brent

BRENT WOODALL

The enduring words, "I love you" and a sweet kiss goodbye
 He took the train into the city with his head held high.
 It was September eleventh, two thousand and one,
 Which will live on in our hearts 'till our life here is done.
 No one was prepared for the horror ahead.
 No one will forget that strong sense of dread.
 The brave souls aboard those four birds of steel
 Are now in a place where pain is no longer real.
 Brent and his co-workers that worked in the towers so tall
 Are now with our Lord where they can never fall.
 The people that saw and are not here to tell
 Are now with the stars where everything is well.
 The heroes that helped put aside all of their fears
 Are now in a place where they shed no more tears.
 Although we deeply suffer our loss, we must hold our heads high
 For Brent will live on in our hearts, forever, as time goes by.

Faye Fulton

Brent Woodall in one sense was a man's man. He was six foot five, excelled in three sports at La Jolla high school - football, basketball, and baseball and two sports in college at U.C. Berkeley - football and baseball, and then spent two years pitching for the Chicago Cubs farm teams before getting injured. In high school he also maintained a 4.0 grade point average and was both studious and good natured. While at KBW he played rugby with the New York Athletic Club.

Brent was also a very sensitive man, some called him a gentle giant. He was incredibly passionate for family and wanted a large family of his own. He married his wife Tracy thirteen months before September 11th and she was expecting their first child. He was very soft spoken at work and always had a smile on his face. He was fiercely competitive in his own quiet way and a very good trader for KBW. Brent was well liked at KBW and had a bright future.



His wife Tracy had a calling to work with autistic children and after her daughter Pierce Ashley was born she decided to start a foundation for autistic children in her husband's name, the Brent Woodall Foundation for Exceptional Children, to give parents of autistic children the tools they need to manage and change their children's behavior. Brent's love of family and children lives on through his wife and daughter and the great work this foundation does for countless parents and their children.

(Keefe, Bruyette and Woods)

I had the privilege of speaking on Brent's behalf just over a year ago at his wedding. And, like today, there are hundred's of people here that have gone out of there way to be here for Brent. I recall how honored I was to be Brent's co-Best Man. As I sat down to think of what I wanted to say I was flooded with memories and feelings of my brother.

For one, he seemed to be liked wherever he went. He was not overly social, yet

he was always surrounded by great people. He seemed to be a stabilizing force for his friends, a dependable person.

He was a simple person that didn't care much about what others thought about him. At least that is what I can gather seeing some of the outfits he would wear. I had just started to date my wife as we approached the house, here comes Brent in dress shoes, no socks, shorts, collared shirt, visor.

He just didn't care.

Other than my dad, he is the only person I know that when receiving an adjustable hat, immediately undoes all the snaps and puts it on.

He was very generous. On more than one occasion he paid for me to play golf with him and friends knowing I couldn't afford it. He willingly used his own money for stock accounts for my sister and I. And today I stand up here in his shirt. This shirt ended up in my closet. I brought it in to Brent, and he asked if I

had many shirts like that, I responded, "not really." "Keep it then, I have others." Just an example.

He was a fierce competitor. When we were younger I would tell him that he probably wasn't smart enough to do my homework. He would take that personal and sit there and prove to me that he could. I loved it.

We would challenge each other. Driving around in that little Omni we would take ice cubes and try to throw it from one window to the other to see if we could catch as we drive. It did work a few times. We would kick field goals over our swing set bar. We moved back and back until the tee was about one foot from the fence. All you could do was swing your leg, not enough room for a step. Once we mastered that, we went up on to Nautilus and down the street.

He was intense. Walking through the mall. He was 16, I 13ish. He was a little too cool to be seen with his little brother. He is leaning on the escalator rail when his shoelace gets caught. He kicked and kicked until either the escalator would break or his shoe string snapped. Then walked as if nothing happened. I recall him getting angry at the photographer lady at his wedding for diverting from the pre-arranged schedule.

He stood out. Could that be do to head size? Perhaps. But there was something about him that drew people to him. I would see him at the beach growing up. Bathing suit, just a hair shorter than everyone else, body, just a hair paler than everyone else, and that huge dome. But hey, he was my brother, and I was always proud about that.

He was a man that greatly loved his wife and family. Tracy had changed him. They took time out to come and visit us in Colorado so I could meet her. He wrote a poem for his wife for their wedding. I didn't think he knew what poetry was.

All of these memories and feelings returned to one thing. That I was proud to call him my brother. He was successful in everything he did. When I finally had some success in high school, the paper read, Brent's little brother. At the time it bothered me. As I grew older, I wouldn't have it any other way.

Our relationship grew in the last few years. He would call me up and ask

about proposing to his wife, buying a car, mowing the lawn, preparing for fatherhood. I was honored that he was asking me these things. At my wedding he went on and on and on. He kept turning around and saying, "I can't do this." I knew what he meant. He had good in his heart, it was just hard at that time to express it. Finally he did at the end, and it meant a lot to me. I understood that part of Brent.

When I first saw what happened on that Tuesday, my gut reaction was no way that Brent gets trapped in there. He of all people will get out. And I like to think that he fought to the end. He probably had a co-worker on each shoulder fighting to get out. That is who he was and how I will remember him

I greatly looked forward to years and years with Brent. Having our kids play together. Having reunions. He would be Uncle Brent, me Uncle Craig. Now there will always be that hole in my life, that hole will never be replaced, and I am very sad about that. But I am very thankful for the time I did have with my brother. No one can take away the memories we shared.

And what can his legacy be? When I got home all I wanted to do was hold my wife and child. There is something ingrained in us that we rely on family and friends during hard times. So, let that be his legacy. I know I will hug my wife and family more. Tell them I love them more, hold my baby closer. Stay in better touch with people. Let our relationships as friends and family keep his memory alive. He wouldn't have wanted it any other way.

Lets remember the joy Brent brought to our lives. And spread that joy by putting even greater value on the relationships we have currently. I know Brent would be honored knowing that that is the legacy we have chosen for him.

Brent, I am proud of the life you led, I am honored to call you my big brother. And I love you.

Craig Woodall (brother)

Y

ou are lucky to have your dad as a part of you, Pierce Ashley. When you search for fatherly advice look at this book, and the character of your father, and you will find what you need. Your dad was special. He was a loyal husband; he was a caring friend, he was a talented athlete; he was a smart guy; he was amused with life. With all of the news clippings and stories praising your father, it may appear that these qualities came natural to your dad, but he worked very hard.

Your dad always studied a little longer, trained a little harder, and cared a little more. When he stood up people noticed him, but it was his work ethic that made him stand out.

From your dad's classmate, teammate, and friend take these two rules to live by.

1. Whatever you dream of being or doing, chase that dream and put your dad's effort into it.

2. Listen to your mother.
Love and blessings,

Brad Raulston (friend)

Woody

RICHARD WOODWELL

I first met Woody Woodwell in the fall of 1971. Woody was a 14 year old freshman, and I was a first year teacher at Avon Old Farms School. Before I had ever had a conversation with him, I must say I looked forward to the prospect of getting to know a young guy named Woody Woodwell. The name had a certain welcoming magnetism about it—and rightfully so. God did that! He wanted us to gravitate naturally toward Woody. You were always uplifted, simply felt good after an encounter with Woody. We went through four years together at Avon. His graduating class of 1975 was the first four year class for me—beginning a career in independent school education. It was an amazing class; tightly knit, diverse, and talented; good, wonderful people—many of them here today, led by a remarkable leader; bright, profoundly thoughtful, and utterly unassuming—Woody Woodwell.

Woody's achievements at Avon Old Farms were unparalleled. He is easily one of the finest young men with whom I have had the privilege to work in the past thirty years. Yes, Woody was a scholar: he was the number one student in our school or constantly vying for it with Al O'Connor during his entire four years. The fact is, he must have needed a separate library to house all the book prizes for excellence he won in secondary school. Woody was a highly competitive varsity athlete in soccer and wrestling. He was gritty; through earnest and persistent effort, Woody made himself good in the athletic arena. Don Gallup reminded me of a nervous habit that Woody would often display—rolling up and down his sleeves—as he prepared for a challenge. This, of course, became a problem when wearing a wrestling uniform as Woody unconsciously struggled to find the cuffs. Woody was a dormitory prefect at Avon—we call them monitors. He was also a leader in countless organizations, among them the yearbook, as editor, and school newspaper, and most significantly, Woody was our student body president, called the Warden—an enormous responsibility in a boarding school. George Trautman, who was headmaster of Avon for 29 years, is here today with his son, Tim, an Avon classmate of Woody's. They both remember Woody as a great leader and friend. I recall the time that Woody was given the task in the fall of 1974 of introducing Moshe Dayan—



at the pinnacle of his global prominence—to the combined student bodies and faculties of five schools. No sweat! You can bet the sleeves were tightly rolled underneath his blue blazer! Woody did a great job in virtually everything he did, and he did so much at Avon Old Farms and after. But somehow all of his contributions and accomplishments, while important, don't really get at what Woody was all about, why he was truly so special.

I had a chance to reconnect with Woody more frequently in recent years, and what amazed me about him—and this is confirmed by his friends: he had not changed since his days at Avon Old Farms. Am I suggesting that he never grew up? Not at all, but I must say that I had to think hard about this—in order to figure out exactly what this curious phenomenon was regarding Woody. Obviously, from a physical perspective, he had fought off the ravages of time brilliantly. But it was much more than this. What I am saying is, the layers of adult experience did not compromise his youthful exuberance toward whatever he happened to be doing. The “boy” inside of him was still right there, front and center, strong as ever. At the same time, Woody was mature, beyond his age even when he was a young teenager. What a steadfast sense of humor and positive attitude he had. Bob Applegate rightfully observed that “Woody would always give you the benefit of the doubt.” Clearly, he possessed a vast reservoir of emotional intelligence. His classmates will remember that Woody always had time for people, would instinctively go out of his way to help anybody who needed it. He had an uncommon ability to touch everyone he encountered, without effort. Of course, Woody had nicknames for everybody. There was Beebs, Gwop, Apple, and Ozzie; Jake, Jawny, Swawny, and Zekester—to name a few. One more thing: there was such a conspicuous lack of arrogance with Woody. His path to success was crowded with result, but he certainly wouldn't tell you about it or draw attention to himself. That's not what Woody was about. He was “other-oriented,” and there for everybody! You may have heard the quotation: “People will forget what you said. People will forget what you did, but people will never forget how you made them feel.” This is why Woody will never be forgotten.

When Woody went to Dartmouth, John Saer tells me, he knew everybody in a week's time. In fact, it wasn't long before he was being announced as: "you're next Congressman from the 6th District, Richard "Woody" Woodwell." A natural leader, Woody always seemed in charge, never ruffled. And there's a classic Dartmouth story that illustrates this. Since Mags' green BMW was nowhere to be found, it seems that on a certain night Woody was the only one in the Psi U house that had a car—a vehicle quite infamously known as the Red Saab. During the summer program, required of all Dartmouth undergraduates, Woody was awakened in the very early hours of a Sunday morning by a group of his friends who had been enjoying themselves in excess on Saturday night. The Red Saab was needed, Woody was needed to drive it and there was simply no time for Woody to get dressed. So Woody hurried off in his boxers on a road trip in the Red Saab with a more than full passenger load. And of course you know what happened next. A few minutes later, as he was being pulled over by the policeman, Woody conveyed to the only slightly startled but completely oblivious crowd: "I'll handle this." So Woody, thoroughly composed and clearly in charge, took the initiative—got out of the car and walked over to discuss things with the policeman. From inside the car, Woody could be seen confidently standing there clad as he was, devoid of wallet or license, hands on hips, addressing the officer. There was some calm gesturing, occasional nodding, at least five minutes of talking, and an exchange of smiles—and then Woody returned to the Red Saab. "Let's go. We're fine," he said. "I just told him that you were all drunk and that I was taking you to get something to eat." But it doesn't end here. This crowd's destination was the renowned roadside restaurant known as the Tally House. When the Red Saab emptied and the raucous crowd stumbled into the Tally House, Woody was denied entrance—insufficient attire—no shirt or shoes! Woody, again unruffled and resourceful, told his friends: "Find some seats. I'll be right with you." Woody retreated to the Red Saab, put on a discarded sweater left in the car by a very diminutive female "road tripper." It was a tight fit, and fully stretched, still fell inches short of his belly button. This works! Then

Woody diligently opened the trunk of the car, removed from his golf woods, two knitted head covers, still connected by yarn, slipped them on his feet, shuffled inside and announced: "I'm ready to be served."

Woody's professional life was filled with success and friends. He made an impact wherever he went. From San Francisco to New York, Woody worked his professional and personal magic. Last spring, he put together an unforgettable golf outing at the Rolling Rock Club in Ligonier. He had friends there from Avon, Dartmouth, and the workplace, from everywhere. The original context did not matter. All friends. Woody was the common bond, the glue! Woody was one of those rare people who could do that.

And what of Woody's family? Unfortunately, he lost both of his parents in recent years. Older brother Jake remembers twenty years ago being in a serious car accident. When he came to the hospital, there was Woody. Pam, Woody's younger sister, recalls always playing games with Woody—for money! Good training for the world of securities! Family life with Linda and the kids was something truly special. Woody's love for Linda was profound, and he grew into an incredible family man. When Woody came home from work, the kids—Richard, Margaret, and Eleanor—would form a scrum and move around the house with their father. Brian Swan conveyed to me a snapshot that speaks volumes. There is a chair in Woody's house simply known as "the chair." There Woody would sit and, one by one, each of the kids would find a spot with him, Linda would come in and secure an arm—so that all five were perched on "the chair," prepared to watch together Nick at Night or some children's show. Whether in "the chair" or on the soccer field coaching young Richard's team, Woody was a family man!

So what are we supposed to do now that Woody is not here with us? First, we have an obligation, all of us, to make sure that Woody's kids really know what their father was all about. Here's the plan: In the weeks ahead, we would like all of you to write down what Woody was like and send it to Linda. More powerful than an oral history, this collection will become a written one—and she will present it to each of the children when they are ready—old enough to understand and appreciate fully

the uniqueness of their father. Please, this is the most important thing we can do now! Next, we need to find ways to celebrate Woody's life because it was one of such rare quality. Let's face it. We are here from all over the country, far and wide, to remember Woody—to support Linda and the family—because Woody was such a special person. We must try to be disciplined now, not focus on how egregiously unfair all of this has been, but rather on what we are going to do moving forward, how we are going to employ Woody's spirit as a guide in this increasingly complicated and confusing world. Woody lives on as an exemplar: his positive spirit, his bedrock character, his rooted conviction, his resiliency, his giving nature, his love of life, and his far-reaching goodness. Woody made a powerful difference in the lives of others: at Avon Old Farms, at Dartmouth College, in his professional life, in the context of his loving family. We can best celebrate his life—we can best honor Woody and preserve his spirit—by trying hard to emulate him, by, in our own thoughtful and creative ways, making a difference in the lives of others.

And to Linda, Richard Jr., Margaret, and Eleanor—and to Jake and Pam: there are a lot of people here today who are not blood relatives, but who love Woody like family. You need to know that we are here for you—for the long haul. Call on us like family.

Peter Evans (teacher)

John

JOHN WORKS

On the 11th day of September, 2001, the world was forever changed. The entire world lost something that day, and we here, have lost someone special and dear to us. While it is customary and proper, upon occasions like the present, to give a brief sketch of the life of a friend, in the case of John, most of you have had the honor to know him far longer than the eight short years he was a part of my life. I can tell you however, that in those eight short years, John and I had a lifetime of discourse on a wide variety of subjects. And for that, I am grateful.

There was no avoiding the fact that John possessed an intellect of the highest magnitude. It was this capacity to think and analyze that immediately drew us together. We could converse on a wide variety of subjects—from the valuation of the equity markets, to the intricacies of America's Cup racing strategy, to foreign policy in almost any region of the world. What John and I shared most, I think, was our love of reading. John and I were constantly recommending works of fiction to each other. Not only because we thought the other would enjoy the experience, but knowing that there were few others who liked to read what we did—and fewer yet, who had the ability to understand and analyze. We valued each others' thoughts and opinions.

John was my font of historical information. Often I would read or hear something relating to our world's history. This would prompt many questions in my mind for which I did not know the answers. However I knew that my database was a phone call away. John almost always knew what this-or-that meant, who a particular historical figure was (along with a biography), and what happened during that particular point in history. John almost always knew the answers to my questions and taught me quite a bit. I had not always been very interested in history, but the way in which John always enthusiastically conversed with me prompted me to learn more.

In the words of the great English poet, Joseph Addison:

Knowledge is, indeed, that which, next to virtue, truly and essentially raises one man above another.

This is indeed true of my friend John.

The John I know would be very happy to see that we are here today, in this spot. I'm certain he would not want it any other way. He would want us to laugh and to continue to pursue the



things of interest in our lives that we had in common with him.

This I intend to do.

Barry Garner (friend)

We have gathered here today to honor the memory of John B. Works, loving husband devoted father, son, brother, and friend to us all.

Raised in his beloved Rowayton, John became a master sailor and found safe harbor here. He set sail one day for Manhattan—an island now engulfed in a sea of cruelty. He returns to us today in spirit as a fallen hero.

My mind keeps drifting back to the events that transpired there. I recall being in John's study as we waited endlessly to hear some good news on the television. In stunned disbelief we all expected him to march up the driveway, into the kitchen, and retrieve from the freezer the chilled martini glass that Kevin had placed there awaiting his triumphant return. I thought of how John and Tim had lost their mother years before. Ed had lost his wife. Pam had lost her father. My darkened heart repelled the light intruding upon the wounded space of our city skyline. Yet, I could handle it all until little Allison looked up at me and asked me where her father was and why I was in her house.

John loved great literature and had read most of the world's great classics. Next to his armchair he had left a pair of glasses on top of a book he was reading, one of the volumes on world history written by Will and Ariel Durant. John was one of the few people I knew who had actually read, from beginning to end, each and every volume of that series entitled "The Story of Civilization". The volume he was re-reading was, of course, Caesar and Christ.

I tried to recall the last lines of Shakespeare's "Julius Caesar," when he has Antony say:

His life was gentle, and the elements so mix'd in him that Nature might stand up and say to all the world "This was a man."

What can I say on behalf of all of us who loved John? How can we keep alive the power and spirit of the mind and heart we all

knew? We, as friends of John want to comfort his family and ourselves, but are at a loss for words because the situation offers no answers or explanations and renders us speechless. What words of comfort can we possibly convey to all the fathers, unnaturally left behind? What can we say to our brothers that will possibly console them?

Days later, as I struggled to find the words to express to Pam, John's loving wife, and Allison, their innocent three-year-old daughter, the deepest sorrow in my heart. I rediscovered two poems I had written and stashed away many years ago. As I read the first poem, I heard John's comforting voice speak through my words to Pam. I offer them to her now. It is entitled,

"Alone at Sea."

*Freedom rests not in anarchy
The poet has his trade
The painter knows his brushstroke
The madman knows no bounds*

*Peace—not acts of nothing
Or a sitting quietly "wu-wei"
The heart beats time with a pang
The world beats time with a drum.*

*Virtue is a straining search
And an arrival to a time
Of endless joys of present nows
A strength that far exceeds.*

*My body my boat
The mind of infinite sales
The heart of endless winds
And the will to guide untilld.*

*Balance me—make me be
Let me be—leave me be
Alone, my love.*

*And then, to Allison, I heard John's voice
whisper in her ear, like a nighttime story,
the poem I called, "My Beginning."*

*Beginning is everything:
Full of life and new worlds,
Senses to be tried and trued,
Unashamed tears, indiscriminate smiles:
First impressions on clean slates,
Windy promises through transient loves
(so sincere, so eternal, so true).*

*Springing out of bed adventures,
Tree houses, spaceships, dirt mound
fortresses*

*Pines—gateways to . . .
Walls—pathways from . . .
Saplings under first fall snows
Playing songs, quick beliefs, spoken fears
That was your beginning,
That was my beginning, too.*

*Now, an Escher fountain,
A Corinthian column, a sailboat in the sea;
You are health and strength,
Balance and control,
The poet's need, the waking dream.*

*Only one life, you are my life.
And you shall know my secrets.
"The day is yours to be.
Be in love: she is your teacher."*

*You are the sun
(in a baby's eye,
dried tears)
my beginning.*

Now, I ask you all to awaken the good spirit that lies dormant within you. Arouse as much love in your hearts as you can possibly muster. Remind yourselves that it is good to be alive. Commit yourselves to remaining involved with Pam, Allison, Ed and Tim. In this way, our love for John, and his love for us, will remain in our hearts forever. The greatest gift we can provide John's family comes from within us: to stay involved, to be there in person, to be present at holidays and at different times throughout the years, and, especially, to be available for Allison when she asks of her father and his love for her.

Our loss is the world's loss. The Nations of the World are reeling from these current events. What is happening to the Republic for which our Nation stands? Have our leaders learned the lessons of history, or shall we go the way of the Roman Principate? How can we close Pandora's Box? Now, as the world is gripped in terror, I see that we, like Priam's Troy, have been sacked and that it may take a King's Ransom to bring Peace to our Body Politic, once again. Yet, it was Achilles' heart that was conquered and his rage extinguished in that great conflict commenced with a thousand ships. And like him, we, my friends, are the true soldiers in a new Holy War fought on the battlefields of our own hearts.

What can We, the People, do to form a more perfect Union, establish Justice, insure domestic Tranquility, provide

for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our prosperity? By being here, now, today, for one another, we are doing it already.

Peter A. King (friend)

John was a very good friend of mine. He was one of the brightest people I know. Charming, intelligent, knowledgeable—he had a great sense of humor. He found satisfaction and success in his chosen profession. He was deeply in love with his wife, Pam. He was a kind and loving father to his daughter, Allie. He was a respectful son and son-in-law, as well as a reliable brother. I am sure his family will miss him more than can be imagined. As you can see from the number of people here today, he had many friends. We will all miss him, as well.

John had a keen intellect that I will miss. He had a wide range of interests: history, literature, sailing, and economics, to name a few. We could spend hours agreeing and disagreeing over historical events and personalities, novels, theories and whatever happened to be in the newspaper that day. While we often disagreed, we didn't mind much. After all, the fun was in the debate. I knew I could always count on John to play devil's advocate just to spice things up.

John was a modern, complex and passionate person. There are so many things I want to say about John. So many emotions and thoughts I would like to communicate, but they are difficult to fit into words. So I have compiled a list of remembrances. I hope these remembrances communicate some idea of the man I knew:

- I remember sitting on the tar beach of an East 18th Street tenement, grilling burgers and drinking wine with John, Pam and, my wife, Adela.
- I remember watching the sun come up over the East Village with John, Pam and Adela.
- I remember John's surprise 30th birthday party.
- I remember losing every single game of chess I ever played with him.
- I remember John's offer of a martini each time I entered his home, which, of course, I

gladly accepted. Usually, they were served in an oversized glass banded in blue.

- I remember nearly tipping John's sailboat into the Sound on an especially windy day.
- I remember looking for wind on especially calm day. On that day we were propelled by an ancient outboard motor that sputtered exhaust and fumes.
- I remember piano-bar-Dusty Springfield-sing-a-longs with John, Pam, Kevin and Laura.
- I remember innumerable dinners and nights on the town.
- I remember John working the grill at every 4th of July party.
- I remember John laughing and playing with Allison last Christmas.
- I recall John's generosity. On a few occasions when I was in need of assistance, John always offered to help. And he provided assistance without conditions or judgment.

I remember John's love for and knowledge of history. We are both sort of history buffs, but John really had in-depth knowledge of many eras and regions. Once we were discussing the French Revolution, Napoleon and the Restoration. Who knows why, but that was the topic of the moment.

I could not recall the relationship of King Charles X, to King Louis XVI, but John had the facts handy. In fact, John bent my ear for at least an hour. He outlined the genealogy of the House of Bourbon. From so-and-so at the battle of such-and-such, to the last known member who currently resides in some remote African village . . . He pulled out several reference works to prove that he knew what he was talking about. Not that I doubted him.

I remember the several books we exchanged, read, critiqued, and discussed. I especially recall the Count of Monte Cristo. John loved that story. For months we discussed the events, each nuance and subtext of that novel. The book is typical Dumas: a story of an innocent sailor who is wrongfully imprisoned and left for dead. But, through luck and clever masquerade he exacts revenge on those who have wronged him. I think the book appealed to John's sense of fair play and justice. He believed strongly that those who do evil should receive their due.

The sages say that time heals emotional pain. I do not wish for the passage of time. Its passage will make John a part of the past. Right now, the recentness

and totally unexpected nature of his passing makes it feel as though he is still with us. We remember what he said the other day. A joke he told us on the phone. The burgers he grilled at the 4th of July picnic. I hope we can hold on to part of this feeling. Remembrance will give John a measure of immortality.

For my part, I do not want to organize my memories of John. I do not want them to have a beginning, middle and an end. I want them to remain as reminiscences he and I might have exchanged over a good cigar and a glass of port. Fragments of memories, jokes exchanged, songs sung, and books read—long winded-stories told by a couple of guys.

Shawn M. Fell (*friend*)

I'd like to thank everyone who helped to put this book together especially the families themselves for all their cooperation and responsiveness. I'd also like to thank the KBW Shepherds who reached out to the families and to my secretaries at KBW Asset Management who helped me immensely over the last four years. This book was an incredible challenge in detail, organization and communication and frankly could have gone on for several more years. After four years of effort I felt that we should get it printed and into the hands of the KBW families. A portion of the remembrances was specifically prepared for this book, while in some cases material was taken, in whole or in part, from other sources, such as web sites and news articles. I apologize in advance for any mistakes you may find in this book. Please forgive me and realize that the spirit of this project was to honor our colleagues and share these beautiful stories with the KBW family especially the spouses, parents and children of our deceased friends.

Michael T. O'Brien, KBW

September 11th, 2005