FOR ALUMNI & FRIENDS OF NEW JERSEY'S STATE UNIVERSITY

SPRING 2002

RUIGERS MAGAZINE \$3.00

Undinished Tories
Portraits of

Portraits of 32 alumni lost on September II



EINEIN EI A tribute to the Rutgers graduates who lost their lives on September II, 2001. Text by Bill Glovin

Photographs by Doug Mindell

bus. You were in the same crowd at a
Rutgers sporting event and studied in the
next cubicle in the same campus library.
Later, as alumni, you shopped in the same
malls, drove the same highways, and watched
your kids play on the same fields. Lives intertwined, experiences shared. People so much
like us snatched away senselessly. We hope
the sorrow will wear off, but all these

months later, the tragedy seems as vivid as it did that terrible morning. The following pages contain sketches of your classmates who were lost. We apologize for their brevity; each life could fill a book, with new chapters yet to be written. We thank the courageous families and friends who were willing to share with us

their memories of their loved

ones. We won't forget them.

ODominique Pandolfo RC 96

Donald (GSM'67) and Jean Peterson

Donald and Jean Peterson expected more traffic on the drive from their Spring Lake home to Newark International Airport on the morning of September 11. With time to spare, they were able to get on an earlier flight to San Francisco: the United Airlines jet that crashed into the rolling hills of Pennsylvania.

The Petersons, who were on their way to an annual



family trip in Yosemite, were dedicated to serving others. Together, they traveled to missions in

the West Indies, washed clothes for babies born at the Helping Hands Pregnancy Care Center in Shrewsbury, and loaned interest-free money to people in need at the Keswick Colony of Mercy in Whiting.

More than 1,000 people attended a memorial service for the couple. "My brother had a wonderful sense of humor and devoted much of his life to helping people," recalls his sister, Ellen Morris. "Jean was a wonderful companion with unlimited energy. They cared deeply for one another."

Donald, 66, a South
Orange native, received an
electrical engineering degree from MIT in 1957 and
a master's degree from Rutgers'
Graduate School of Management-Newark. He was former president of Continental
Electric Company in Newark,
a former member of the New
Jersey Board on Higher
Education, and vice chairman of the board of the
Howard Savings Bank.

Allen Beltle, the director of finance at Keswick, where Donald counseled men recovering from addictions, told the Star-Ledger: "It was never about Donald. He always turned the conversation to what I was going through, or something about Keswick. He showed no interest in being a star."

Jean, 55, grew up in Lancaster, Pennsylvania, and received a nursing degree from the University of Rochester and a master's degree in education from Columbia University, Her daughter from a previous marriage, Jennifer Price, told the Star-Ledger: "My mother did everything in a quiet way, never expecting anything in return. She was a devoted mother, and after we grew up, she devoted her life to helping other people's children.'

According to the Chicago Tribune, Donald's son David, who lives in Honolulu, was among family members of other Flight 93 victims who traveled to the crash site. He stared at the scorched trees for what he thought was five minutes. He was told that he stood there for an hour.

David O. Campbell RC'72, GSM'74

I'm especially proud that a recurring theme in many of the letters we've received from business associates is that Dave seemed as interested in their families and their kids as he was in sales," says Cindy, his wife of 29 years. "Those are the letters that I'm going to pass on to our boys."

A senior vice president of equity sales for Keefe,



Bruyette, and Woods at the World Trade Center, Dave was deeply involved in community and school affairs despite a schedule that began every morning at 5:35 a.m. at the train depot in Basking Ridge. He was treasurer at Somerset Hills Soccer Club for many years before taking over as president of the Ice Hockey Boosters for the Delbarton School in Morristown, where his sons, Chip, 18, and Timmy, 16, attend school. He was also an active parishioner at St. Mark's Episcopal Church in Basking Ridge.

Dave and Cindy met as teenagers at Westfield High School and dated throughout college before settling down in 1972. Campbell, a member of DKE who swam the breast-stroke for the Scarlet Knights, organized an informal reunion for his former fraternity brothers every year at a Scarlet Knights football game.

At age 51, he still skied and loved to play golf. "The boys actually became better golfers than Dave," says Cindy. "They're both hockey players, and they would tease Dave about the fact that he hadn't participated in a more 'macho' sport." Their dad seldom turned down an invitation to play golf, watch a ballgame, or go to a party. "Dave was someone who loved to be out and about," says Cindy. "He liked to have fun and knew where to find it."

Michael A. Diaz-Piedra NCAS'74

Everyone loves Halloween, but not like Michael Diaz-Piedra. A collector of military uniforms, he helped dress the neighborhood and always finished the night at a party where costumes were king. He also enjoyed wearing the colors of the Rockland Pipes and Drums and the attire of the Legion of Frontiersmen.

Born in Cuba in 1952,

Michael moved to the U.S. at age eight with his parents and two younger siblings. After graduating from St. Joseph's of the Palisades High School in West New York and Rutgers,



he worked for Empire Blue Cross and Blue Shield in Manhartan, where he met his wife, Kelly.

"Michael had a flair for the dramatic," says Kelly. "He knew I loved opera, so on our first date, he leased a vintage Jaguar and took me to the Metropolitan Opera House to see Rigoletto. Three months later we were engaged."

The couple, residents of Washington Township for the last 15 years, were raising two children, Michael Jr. six, and Thomas, one. "Michael was a very includent dad who bought his boys every gadget under the sun," says Kelly. "My older son misses his daddy a lot."

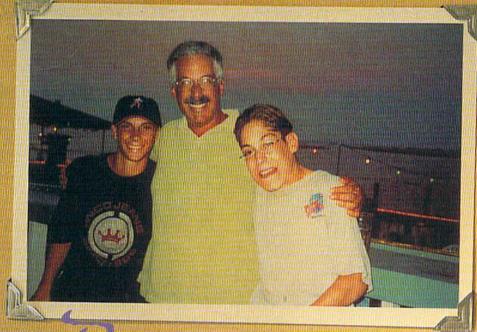
Ironically, it was Michael's role to help businesses recover from disasters as a vice president in the disaster planning group at the Bank of New York. Michael, who worked one block from the twin towers on Barclay Street, was badly injured while fleeing the scene. Says Kelly, "Michael somehow fell and his leg was mangled in the stampede. He died after complications from surgery on September 30."

Colleen L. Fraser LC'74

If you want change, get off your butt and do something about it," Colleen Fraser was fond of saying. Sometimes she shook her cane for emphasis. Born with a form of dwarfism, she endured more than 30 painful operations on her legs, but she didn't let

Remember Me

Richard with his sons. and Evan



ichard was able to make time for his family, friends, and the many things he cared about.

her disability get in the way of graduating from Rutgers and becoming one of New Jersey's most active advocates for the disabled.

The lifelong Elizabeth



resident was on her way to a grant-writing conference when her plane was hijacked and crashed in

Pennsylvania. She served as director of several nonprofit advocacy groups and was vice chairwoman of the New Jersey Disabilities Council.

Ronald Christ, a professor emeritus of English. learned his own lesson from Colleen soon after they mer. "She told me she wanted to teach and I asked her what grade. Colleen, who stood

about four feet tall, sensed that I was sizing her up and responded: 'Kindergarten, of course.' She had this wonderful sense of humor and was also a wonderful writer. She went on to do great things."

Her younger sister, Christine Fraser, who had the same disability, remembers Colleen as someone who loved to learn: "She always said that if she could make a living going to college, she would be a lifelong student." As kids they went to a summer camp for the disabled called Camp Mary Hart in Hackettstown. "The people there were so encouraging; it changed our lives," she says. "I'm planning on spreading her ashes there on July 29, which would have been her 52nd birthday.

Patrick J. Driscoll GSNB'75

J is name was Patrick, but his father was Patrick, his grandfather was Patrick, so his mother called him Joe," says his wife, Maureen. "It was less confusing and it stuck."

Joe was from the Yorkville section of Manhattan and Maureen O'Connor grew up in the Bronx. From 1951 to 1954, Joe served in the navy aboard the destroyer USS Power. The couple met in the summer of 1958 in Belmar while vacationing with friends in neighboring houses."We got

engaged that

November," say

Maureen, "We

went on to have four children, five grandchildren, and a wonderful life together."

In 1966, the Driscolls moved to Englishtown and Joe began a 25-year career with Bell Laboratories in Piscataway, "We lived on a cul-de-sac and every kid in the neighborhood would come there to play," says Maureen. "The boys called him 'Coach D' and he flirted with the little girls, who would flutter their evelashes at him. My husband was Father Valentine's right-hand man at Our Lady of Mercy and, at a memorial service for him, many of the kids he played with who are now adults brought their own kids. Many wrote beautiful essays and some eulogized him. My husband made a difference in people's lives."

Joe, an avid hiker and outdoorsman at age 70, was known for his annual pilgrimage to Yosemite National Park. He and a friend started their journey by boarding United Airlines Flight 93, the plane that went down in Pennsylvania, Says Maureen, "I got too old for climbing, but not Joe. He used to tell me that when he was on top of a mountain, he felt a little closer to God."

Richard D. Rosenthal GSM 75

Three years apart in age, Richard and Loren Rosenthal first met in 1968 as teenagers in Clifton and dated through high school. After he graduated, they drifted apart, then got back together when Richard was working on his MBA at the Graduate School of Management-Newark and Loren was a student at William Paterson College. "In our hearts, I think we

always knew we would end up together," says Loren.

Richard, 50, known for his great sense of humor, was particularly close to his two sons, Evan, 18, and Seth, 14. Evan has dysautonomia and, for the past 15 years, Richard, committed to help fight this disease that attacks the nervous system, had served as treasurer of the Dysautonomia Foundation. At Seth's basketball games and lacrosse matches, Richard was almost always in the crowd to cheer on his son.

The Rosenthals kept a kosher home and were active in the Fair Lawn Jewish Center, where Richard was treasurer. More than 1,000 people attended his memorial service at the center. "Richard was a very giving person, and he was able to make time for his family, friends, and the many things



he cared about,' says Loren.

This summer, at the Jersey shore, he went parasailing for the first

time. Back from vacation, his last words to Loren the morning of September 11, before leaving for his job as vice president of finance for Cantor Fitzgerald: "Have a great day, honey. I'll see you later."

Alayne F. Gentul RC 78

In 1976, Jack Gentul
(GSEd'79) had a problem.
As a residence adviser at
Mettler Hall, he had a serious
crush on Alayne Friedenreich, a new preceptor. "From
the moment I saw her, I
thought she was beautiful, but
it was unethical to hit on
someone you worked with,"
he says. "Besides, Alayne had
a boyfriend at the time."

The following year,



when Alayne moved to Foran Hall, Jack made his move, "I'll never forget our first kiss:

late at night on the beach at Wildwood as we watched horseshoe crabs come up through the sand," says Jack, Iwo weeks after Alayne graduated, they were married at Voorhees Chapel on the Douglass campus. Says Jack, "We were young, but I didn't want to lose her."

Married 18 years, the couple had two sons, Alex, 12, and Robbie, 8. Their mother taught Sunday school and was a trustee at Community Church in Mountainside. "Alayne was determined to not let her career get in the way of motherhood," says Jack, who is the dean of students at New Jersey Institute of Technology, "She cooked dinner every night, chaperoned events, baked, and even made pajamas. Her energy was amazing; she did it all."

The 44-year-old director of human resources for Fiduciary Trust International reacted to jets crashing into the twin towers by holding stairwell doors open on the 90th floor and going up seven flights to help others leave the building. Huddled with eight others. Alayne made a final call to tell Jack that she loved him and their two boys.

Thomas B. Reinig GSM'78

The best kind of day for Tom Reinig was when he was out on the links, playing golf with his wife and two sons. "When I went to Ground Zero. I stopped on the banks of the Hudson and threw three golf balls into the river," says his wife, Jeanne.

Tom, who lived in Bernardsville, started a job last May as an investment banker at eSpeed, a technology spinoff of Cantor Fitzgerald. He was working on the 105th floor of One World Trade Center when the first plane hit. Joe Karas, a golf partner and fellow member of the Roxiucus Golf Club in Mendham, told the Star-Ladger: "He didn't give you the impression that work consumed his life as many guys do."

Tom grew up in
Bergenfield, played football
at Holy Angels High School
in Demarest, and graduated
from Upsala College in East
Orange. He earned a master's
degree in business administration from the Graduate
School of Management—
Newark.

Both of his boys, Christopher and Scott, now college students, attended the



Delbarton School in Morristown, where the Reinigs could often be found cheering for

their sons at swim meets or running the food stand at football games. Says Jeanne, "I consider my husband a war hero..... He died for his country."

Stephen J. Fiorelli Eng'80

The memories came flooding back to Stephen
Fiorelli when he brought his
family to the Banks for a 20th
reunion celebration last year;
commuting to New Brunswick his first two years from
Staten Island; living with his
younger brother in a fambouse
near the Busch campus; working on the Delaware and
Raritan Canal Project as an
engineering student.

"Steve still hard so many friends from his days at Rutgers," says Ken Fiorelli (Eng'83), who asked his brother's friends to share some of their memories. "Stephen once slept in a laundromat waiting for Ticketron to open to get tickets to a Bruce Springsteen concert," he says. "He was a

Knights men's basketball fan who loved going to the newly built RAC.

faithful Scarlet

After college, a mutual friend set Stephen up with Theresa Archer. "The friend said. Thave a nice Catholic boy for you," and eight months later we were engaged," says Theresa. The couple married and had two children. Stephen Jr., 12, and Christine, 10: Adds Theresa: "My husband could fix anything, He and my father basically guited and renovated our Aberdeen home."

Described by family members as "an engineer's engineer," Stephen, 43, made bridges and tunnels safer as a civil engineer for the Port Authority. He worked on the 64th floor of the north tower and was making his way down a stairwell with 16 other employees when the building collapsed.

Virginia A. Ormiston-Kenworthy Eng'81

Sarah Orr (Eng 84) always
Slooked up to her big sister,
Gingen She not only followed
her to Rutgers but also majored in the same subject, engineering, "Ginger was a wonderful role model," says
Sarah, who is three years
younger. "She always wanted
people to do their best, and
would let you know if you
were slacking off. But she also

Remember Me accepted people for who they

accepted people for who they were." Among her sister's friends were both Wall Street career women and Greenwich Village earth mothers.

Raised in Wyckoff, Ginger, 42, moved to Chester at age 13. After graduating from West Morris Central High



School, she earned a bachelor's degree in engineering from Rutgers, a master's in electrical engi-

neering from Cornell University, and an MBA from NYU. Ginger had been working on Internet strategies for Marsh USA on the 96th floor when the jet hit the north tower.

At a cousin's wedding, Ginger met the groom's former roommate: attorney Jim Kenworthy. The two hit it off and were married in the mid1980s. They lived in Manhattan's Chelsea neighborhood with their children, Beth, 13, and Bill, 11. "Ginger took time off from her career for a while to stay at home," says Sarah. "She was very involved with her kids' education, their Sunday school, and soccer. I'll miss her sense of humor and that twinkle in her eye."

Among Ginger's many talents was quilting. When Sarah and her family moved to England, her sister presented her with a handmade quilt, embroidered with the names of all the members of the Ormiston family.

Patrick J. Quigley IV RC'82

E leven months apart and always in the same grade, Patrick and younger sister Ruth were closely linked by

their special circumstances.
"Our family moved from place to place because of my father's military career," recalls Ruth (RC'82). "There were always a lot of unfamiliar faces, but we had each other to lean on."

At Rutgers, Patrick majored in art history and used his electives to take business courses. "He moved around quite a bit after college, climbed the business ladder, and became a partner at Pricewaterhouse Coopers at 38," says Ruth. "Pat was a great athlete, loved to paint,

and had a collection of 600 fine wines."

Patrick and his wife, Patricia Fleming, were thrilled to move

from California to Wellesley Hills, Massachusetts, where their families could more easily watch five-year-old Rachel grow up. The tradeoff was a weekly Tuesday business trip from Boston to Los Angeles. Patrick, 40, was on the flight that slammed into the south tower of the World Trade Center.

Patricia, eight months pregnant at the time, gave birth to a second daughter, Leab, on October 15.

James A. Martello LC'83

Life was going to change for James Martello when Cantor Fitzgerald opened a Shrewsbury office in October. The 41-year-old partner and equity sales trader and his family had just moved to a home in nearby Rumson, and the new office would eliminate the need to commute to One World Trade Center and

Michael Sorresse at his wedding with his niece, Amanda.



ichael loved kids. . . . he would floor with his nieces



give him more time to spend with James Jr., eight, and Thomas, five. "Jim was a former football

player who loved the securities business because it reminded him of the game," says his wife, Sheila. "He said it always offered new and different challenges, and that you needed discipline and toughness to succeed."

Jim knew about toughness, having played middle linebacker for the Scarlet Knights from 1979 to 1982. Transferring to Rutgers from the University of Tennessee. he received a scholarship as a junior and had his best game against the University of Pittsburgh and their all-American, Dan Marino. "Jim finally got a chance to start in our last game and he was all over the field; I know he proved something to himself that day," says former roommate and teammate Jed Karpinski (LC'84). Jim, who grew up in Kinnelon, received the Upstream Award in his senior year at Rutgers for earning the team's highest grade point average.

Sheila says that the evening before the tragedy was the pro football season's first Monday night game, and that James Jr. pleaded to stay up and watch the game with his dad. "I'm a fairly strict mom, but for some reason, I woke James Jr. for the third quarter," says Sheila. "Jim said I was nuts, but his face lit up like a Christmas tree."

Michael J. McCabe UCNB'83

hen Prudential Securities asked Michael McCabe to help them downsize, the senior vice president and manager of Nasdaq trading decided to switch jobs after 18 years with the company. In the interim, he took the summer off to spend with his wife, Lynn, and their three young children, Cassidy, Regan, and Liam. Two weeks in France and day trips to the Jersey shore from their home in Rumson ended his best summer in years.

"Michael started a new job in the equity trading department at Cantor Fitzgerald at One World Trade Center only a week before the attack," says his older brother, Gene McCabe Jr. "He wanted to spend more time with his family, and was attracted to Cantor because they were planning to open a Shrewsbury office. He had already committed to coaching his kids' teams and doing



the kinds of things you can't do when you travel into the city from Monmouth County."

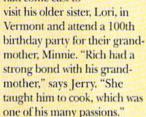
Michael, 42, grew up in Rumson as the second of five siblings and graduated from the Christian Brothers Academy in Lincroft. He started college at American University but soon moved to Hawaii, where he could surf to his heart's content. When he returned a year later, he began working during the day and commuting to Rutgers–New Brunswick at night.

"Michael was the rascal of the family, always full of mischief," says Gene. "In eighth grade my mother caught him with beer, and he was in big trouble. He was never a great student; his penmanship was terrible. But he had street smarts, charisma, and an uncanny knack to always make the right decision. He had a great life."

Richard J. Guadagno CC'84

Terry Guadagno didn't know he was saying good-bye to

his son for the last time when he dropped him at Newark International Airport on September 11. Rich Guadagno had come east to



The manager of the Humboldt Bay Wildlife Refuge for the U.S. Fish and Wildlife Service in northern California, Rich loved anything and everything natural. Among his passions were a rock and fossil collection, a garden of exotic plants and flowers, and telescopes. He also made his own stained glass and was an accomplished musician and taxidermist.

"Rich had moved about a year and a half ago from a refuge in Oregon to Humboldt Bay and had already resolved a billboard dispute that had been festering for 25 years," says Jerry. "He was a no-non-

sense kind of guy but was fair and a good listener. He was trained in law enforcement and considered himself to be a protector of birds and wildlife. We're just now learning in letters and visits from his friends and colleagues about some of the wonderful things he accomplished."

Before heading east, Rich had spent a few weekends clearing the dense brush in front of his and a neighbor's house so they would have a better view of the water. He loved to sit with his black German shepherd, Raven, now living with his girlfriend, Dique, and look at a view that stretched from the bay all the way to the vast, blue ocean.

Gavin Cushny UCN'85

Susann Brady was working as a nurse in the employee health department at Merrill Lynch on December 31, 1997, when an unusually eager employee came in to have his blood pressure checked. "He asked me out and I was like, 'I have plans tonight. It's New Year's Eve.'" After work Susann and the patient, Gavin Cushny, ran into each other on the way to the train and she agreed to join him for beer and steamers.

By the time Susann returned home, Gavin had already left a message on her answering machine asking for another date. Three years later the couple were planning an

October 26, 2001, wedding in Scotland, where Gavin's mother lives. "Gavin taught himself Latin,



studied Greek, and loved mathematics," says Susann. "And he was crazy about me."

Gavin, 47, a native of Nottingham, England, immigrated to the U.S. at age 21

get right down on the and nephews and wrestle around."

Remember

e and later became a citizen. A computer software engineer who worked for Cantor Fitzgerald on the 104th floor of Tower One, he called his fiancée the day before the attacks to tell her that 24 employees in his department had been laid off but that he wasn't one of them.

"Gavin was not only smart and well spoken, but kind," says Susann. "He looked literally into everyone's heart. . . . He was the most moral, ethical, spiritual person I ever met."

In November, she was notified that Gavin's remains had been recovered in a collapsed stairwell, along with the bodies of 14 other Cantor employees and three firefighters, "At least I know he was on his way out; they just ran out of time," says Susann. "Instead of going to Scotland for a wedding, I'm bringing his remains there for a funeral."

Brian E. Martineau NCAS'88

Brian Martineau and Betty Ann Newman found one another working at a Woodbridge Mall jewelry store in



1983. "I never had to reach for the calculator when it was time to figure out the sales tax on an item."

recalls Betty Ann. "I called Brian my human calculator."

Attracted to her colleague's infectious sense of humor and his passion for music and film, they married eight years later and spent a glorious honeymoon in London and Paris. "On Sundays Brian was usually off to a record show," says Betty Ann. "He had about 5,000 recordings. He especially loved a British band called Marillion and two of his favorite all-time

events were Kiss and Elton John concerts. Kiss was the first album he bought."

The couple's two children, Chelsea, eight, and Scott, four, especially looked forward to "game night," their dad's "famous" French toast, and the way Brian had a way of making chores such as raking the leaves seem like a game. "Brian always said that laughter helped him get through the day," says Betty Ann. "He could always make people laugh."

A graduate of J.P. Stevens High School in Edison, Brian commuted to Rutgers-Newark, where he received his bachelor's degree in 1988. The Martineaus settled in Edison, in part, so they could be near Brian's parents and two older sisters. This summer the Martineaus' close-knit group of friends will miss Brian's willingness to always handle the chores around the grill.

In December 2000, Martineau left an underwriting position at Horizon Blue Cross in Newark and began commuting by train to his job as a systems analyst for Aon Consulting on the 101st floor of the World Trade Center's south tower.

Charles H. Karczewski RC'89

They met in a precalculus class during their sophomore year at Rutgers and became the kind of friends that, more than a decade later, were e-mailing each other almost every day, "We went to football and basketball games and to bars like the Roxy and Melody to try to meet girls," says James Wiggins (LC'89), now an osteopath in Grover Beach, California. "We didn't "do too much meeting, however."

James recalls that his friend, Charles Karczewski changed from someone who stayed off the big rollercoasters at Great Adventure to a guy who took up hang gliding and parasailing. "In college, Chuck considered V-8 juice exotic," says James, "But a few years later I noticed he was ordering squid and all kinds of exotic dishes. He definitely became more outgoing and confident."

When Chuck started talking about his new friend "Phil," James assumed it was a new male pal, but he soon learned that Phil was Philomena. The couple married in 1995 and settled in Union, where Chuck's parents still live. James says Chuck and Philomena planned on having a family and relocating to Arizona.

James last saw his friend in July when Chuck—the godfather of his new daughter came to California for the baptism. He hardly looks at



his e-mail now. Chuck, an insurance benefits consultant for Aon Gorporation, never found his way

down from the 102nd floor of the south tower.

"In late October, I visit-|
ed New Jersey to attend some
events in Chuck's honor and,
give his eulogy," says James,
"In my mind, Chuck, an English major who was meredibly
witty, was sitting in the back
of the church critiquing it."

Ming-Hao Liu GSNB'89

on the morning of
September 11, Ming-Hao
Liu and his wife, Jiun, were
talking on the phone when
they were abruptly cut off. A
hijacked jet had struck Two
World Trade Center. Although
other employees of the
Washington International
Group were able to make it to
salety, Ming-Hao—a 41-yearold senior staff engineer on
the 91st floor—did not.



The couple first met through a mutual friend in Taiwan in 1982 and began dating a

few years later after running into one another on the Rutgers campus. Ming-Hao received a master's degree in civil engineering; Jiun (GSNB'89) a master's in statistics. The couple, married at city half in Piscataway in 1987, returned to Taiwan a few months later for a second ceremony with Jiun's family.

While Ming-Hao helped design the monorail at Newark International Airport, as well as bridges and roads around the New York City area, his first love was his own backvard in Livingston. "We hired a landscaper when his volunteer work at the Livingston Chinese School began eating into his Sundays," says Jiun. "Sometimes Ming-Hao wouldn't like the way the grass was cut and would do'it over." Ming-Hao's family made some of his suggested backyard improvements before his funeral, then took photographs to place in his coffin.

The couple's two sons, Allen, 12, and Austin, 7, loved when their parents took them on day trips, "When we ran out of ideas, Ming-Hao would drive to Liberty State Park so we could gawk at the twin towers," says Jiun, "My husband was very proud to be working there:"

Michael C. Sorresse NCAS'89

The Sorresses knew early op that Michael knew what it took to make himself



successful, "Mike worked his tail off cleaning offices at night to put himself through college," says his brother, Leonard, who is five years younger. "He worked his way up to become a vice president at Marsh USA Agencies. Whenever we needed financial or legal advice

come a vice president at Marsh USA Agencies. Whenever we needed financial or legal advice or help with writing a crucial letter, we all turned to Mike, He was the brains of the family, but he never acted like it."

Michael, 34, a graduate of Whippany Park High School, received a bachelor's degree in business economics from Rutgers-Newark and a master's degree in business



economics from Fairleigh Dickinson University. He met his wife, Catherine, through a mu-

tual friend. The two were married in May 2000 and bought a house in Morris Plains the following November,

"Mike loved kids and was looking forward to having a family of his own," says Leonard. He had two nieces and a nephew, and he enjoyed being an uncle. "He would get right down on the floor with the kids and wrestle around," says Leonard, who would talk to his brother as often as three times a day, usually when Michael was in his office on the 100th floor of the north tower.

Michael enjoyed running, biking, and tiking and had been an accomplished athlete in high school. Always encouraging his family to ear right and exercise, he bought his mother, Maria, a subscription to Prevention magazine and would check in with her to make sure she was reading it. Maria will especially miss her son picking her up to take her shopping on Saturdays.

Brian T. Cummins GSM'91

brothers walked down the street together, they resembled a small army. Brian, the fourth of six brothers, was a natural math whiz who began winning state awards in fifth grade. After graduating from



Monigomery High School in Bellemead, he earned a bachelor's degree at the University of Colorado

and an MBA at the Graduate School of Management-Newark.

"We were remarkably close," says his younger brother Brendan. "We spoke to each other every day and saw each other almost weekly. Brian had quick, alert eyes that took you in with every conversation. He was one of the sharpest guys I even men

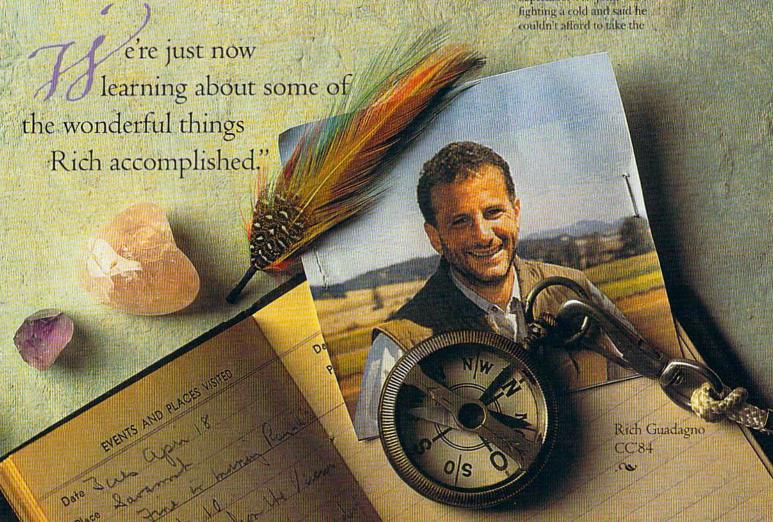
He surfed and skied, loved going out, and knew how to have fun. But he also worked as hard as anyone I ever met.

Brian, 38, who lived in Manasquan, began his career on the floor of the New York Stock Exchange before moving to Cantor Fitzgerald in 1993, where he survived the first terrorist attack. He was an assistant trader who worked his way up the ladder, becoming an equities trader and partner in the firm. His office was on the 104th floor of One World Trade Center; firemen recovered his body on October 30.

"Brian prodded and pushed you to do well and was the first to help you the second you needed it." says Brendan. "He was my big brother."

John R. Cruz RC'9;

Susana Ferreira tried to Stalk her fiance out of going to the office on September 11. John was a fighting a cold and said he



Remember Me day off," says Susana. The couple had just returned

day off," says Susana. The couple had just returned from a friend's wedding in Malibu, California, where the 32-year-old Cruz had proposed on one knee on the hotel balcony overlooking the



ocean. They set a wedding date: September 21, 2002, at the Sacred Heart Church in Yonkers, After

work on September 11, they had planned on putting down a deposit for the reception. The couple had met 18 months before as controllers in the finance group at Morgan Stattley in midtown. In April, John had moved to the domestic equities group at Cantor Fitzgerald, despite reservations about working on the 101st floor of the World Trade Center. "He said you couldn't run your life by 'what if." says Ferreira.

Raised in Lakewood, John transferred from Penn State University to Rutgers College in his junior year. His former roommate, David Corales (RC'95, SCHLS'95), met him on the Latin Images floor in Frelinghuysen Residence Hall, "We would have plans to study and John would set the timer on his coffee maker the night before," says David, "He wasn't one to waste time. John was unbelievably organized and focused."

John read a Bible passage every morning on his commute from his Jersey City condo to the office. "John said it helped him get the day flowing," says Susana. "I called him the mayor' because he talked to everyone, He was a good egg—the kind of guy who would never get on an elevator without letting the women on first."

Jon A. Perconti Jr. LC'93

hen Jon
Perconti Jr.
and Tammy
Fallon (RC93)
finally tied the
knot after a
15-year

courtship that began at Lodi High School, they did it in style. Their wedding last June was held in St. John, the U.S. Virgin Islands, and their 50 guests stayed for the entire honeymoon. "Jon coordinated the whole thing," says Tammy. "He found accommodations for everyone and organized a week's worth of activities."

An economics major at Rutgers, Jon was still in close touch with several of his fraternity brothers from Beta. Thera Pi. He joined Cantor Fitzgerald right out of college, and friends from both worlds often converged for one of his tailgate feasts in the Giants. Stadium parking lot. His barbecue grills, "The Egg" and "The Mini-Egg," were among his prize possessions.

Alfred Savastano, Jon's lifelong buddy, recalls his gift for spouting lines from movies such as

The Godfather and Goodfellas. He points out that while Jon was "a very successful trader," money never changed

him. "Money was just fuel for fun." says Alfred.

Trips to the Meadowlands this season were going to be longer; the couple; who were expecting their first child, moved from Hoboken to a house in Brick Township on

om didn't give impression that work his life as many guys

Tom Reinig,
GSM'78,
top right,
surrounded by
his family.

September 1. The 32-yearold trader was planning on relocating to Cantor Fitzgerald's new Shrewsbury office in October. His daughter, Julia, was born in December.

Paul A. Acquaviva RC'94

The romance that began at Wayne Valley High School between Paul and Courtney Acquaviva (DC'93) continued at Rittgers. "Paul loved Rutgers," says his wife, Courtney, mother of a three-year-old daughter, Sarah, and a son, Paul Jr., born in December. "He still got together with his fraternity brothers from Sigma Phi Epsilon once a month toplay cards and loved to tailgate at football games."

Paul, who majored in philosophy and graduated Philosophy and graduated Philosophy and graduated Philosophy and Law degree at Columbia and land a job at the New York Citylaw firm of Dewey Ballantine. At age 29, he was already vice president for corporate development at eSpeed, a division of

Cantor Fitzgerald. Kenneth Kaplan, a lawyer himself, told the Star-Ledger: "You don't get a job out of law school

with Dewey Ballantine as a regular schmo. You have to

you the consumed do."

be the top of the top."

Among the more than 700 who attended a memorial service at a church near their home in Glen Rock was former classmate Craig Bergstein (RC'94), who came by car from California, and Javier Rodriguez, a former colleague at Dewey Ballantine, who lives in London.

Minutes after the plane hit the north tower, Paul called Courtney. She said, "I'm so glad you got out." He said, "I didn't, and I'm not going to."

Dominique L. Pandolfo RC'96

The employee had her own way of expressing herself. When she requested time off to observe a Jewish holiday, her boss, noting her last name, did a double take and asked her about her heritage: "I'm a pizza bagel," Dominique Pandollo told him, "half Jewish and half Italian."

Her mother, Barbara, says that her only child took a part-time job at Banana Republic for the discount employees receive on merchandise: "In the week and a half 'Dom' worked there, she made \$9 an hour and spent about \$1,000. My house looks like a clothes annex, but my daughter had style. She was my shining star."

Dominique graduated from Paramus High School in 1991, went to Rutgers, and became a special education teacher in Readington and Teaneck. "Not being able to fix things frustrated her, and she decided to make a career change," says Barbara. Dominique, who had a natural aptitude for computers, found her niche at age 27 as regional training coordinator of new hires at

Marsh & McLennan.

On September 1, Dominique and her boyfriend, Jamil Azam, moved into an apartment in Hoboken together after six years of dating.



Called to a 9:15 a.m. meeting on September 11 on the 99th floor of the World Trade

Center, she was unsure about how long it would take to get from her new apartment to lower Manhattan. She had the car service pick her up extra early and made it there by 8:20 a.m.

Maria T. Santillan (NCAS'96) and Judy S. Fernandez (UCNB'98)

The 27-year-old first cousins played together as toddlers and shared confidences as teenagers. As young women, they majored in the same subject (biology) at Rutgers. They looked so much alike that if they hadn't ended up on different campuses (Maria graduated from the Newark campus; Judy went to classes in New Brunswick), their professors would have had a problem telling them apart.

"Judy worked in the human resources department at Cantor Fitzgerald, and when a job opened up at the company's eSpeed subsidiary, she recommended Maria," says Darren Sasso, Maria's fiancé. Judy worked in the north tower on the 104rd floor, her cousin on the floor below.

Judy, a resident of Jersey City, was a frequent visitor to her parents' Parlin



Judy Fernandez

house. The weekend before the tragedy, she told her mother, Corazon, that she was going on a business trip on September 11 and would leave for the airport from the World Trade Center. "My daughter was very smart, very intelligent, very loving, very witty—everything you could think of," says Corazon.

Maria, a graduate of Parsippany High School, lived with her parents in Morris Plains. Her father, Ex, dropped her off at the PATH station on the morning of September 11. "My sister

loved watching the Knicks and shopping at the Short Hills Mall," says her younger brother, Victor. "She



Maria Santillan

faithfully watched Survivor and all the reality shows and loved working in the city."

Just two months earlier, the families had celebrated Maria's engagement. Everyone was looking forward to the May wedding, especially Judy, the maid of honor. Darren, Maria's fiancé, says: "Maria and I were going to be married at Cathedral Basilica of the Sacred Heart in Newark. That's where we held Maria and Judy's memorial service."

Kristine Marie Swearson UCNB'96

Growing up in a singleparent home in San
Jose, California, Kristine
Swearson had a strange fascination with New York City. So
when she was accepted to
Rutgers, she didn't hesitate,
"Kristine worked a series of
jobs to put herself through
Rutgers and, after she graduated, worked until she finally
reached her goal of working

Remember Me in Manhattan," says her

in Manhattan," says her mother, Eileen Townley. "Last year she became Webmaster at eSpeed [a division of Cantor Fitzgerald] and was on top of the world."

Eileen recalls her daughter as someone who loved to read and rollerskate and was head flag girl of the marching



band at Leigh High School in San Jose. "Kristine was really quiet and never got into trouble," says

Eileen. "If you had to pick the perfect child, you'd pick Kristine."

Her 34-year-old daughter was also fiercely independent. Enamored with Paris, Kristine learned French and traveled to Paris after graduating from Rutgers. She also took solo trips to Iceland and North Dakota to learn about her roots. In North Dakota, she became reacquainted with her father's side of the family and met Todd Nelson, her boyfriend. After 10 years in New York, Kristine was

ready to marry and relocate to Colorado.

"Because the mailbox in my daughter's apartment house was so small, I always sent packages to her office," says Eileen. "I never thought twice about the fact that she worked on the 105th floor at One World Trade Center until I learned a plane hit it."

Michael A. Davidson LC'97

Ellen Davidson once told her son, Michael: "A mitzvah is when you do something nice for somebody else just because you want to. If you tell someone about it, then it's null and void." Ellen says she suspected that Michael had a heart as big as Mother Teresa's, but now knows it for sure: "So many of his friends came up to me at a memorial service to tell me all the nice things he had done for them. It made me so proud."

Michael, 27, grew up in a single-parent home in Westfield and went from dropping out of high school to becoming an equities options sales trader and a newly named partner at Cantor Fitzgerald. In between, he started to find himself at Rutgers, where he was a devoted member of Zeta Psi, and met his fiancée, Dominique DeNardo (DC'97, GSEd'98). The couple had recently moved into a house in Matawan and were planning a July wedding.

Michael was close with his older brother, Jeff. "He's a big mush ball who cries at commercials," says Jeff. "But you better not put that in because he thinks he's a tough guy. He's kind of a big kid-5'10", 215 pounds, but as sensitive as they come. We have a grandma down in Florida. So every chance we get, we try to get Grandma to fly up. Grandma's like, 'I don't have the money right now.' My brother's like, 'Don't worry.' He pays for it. He cares."



Says Ellen, "My son feared three things: bioterrorism, planes, and insects. He hated working on the 104th floor of the World Trade Center and hoped to eventually relocate to a new Cantor Fitzgerald office in Shrewsbury. I dreamt of playing with his kids someday."

Scott M. Schertzer LC'97

In a strange twist of fate, a Lterrible day for Scott Schertzer on September 10 ended up saving lives. As a member of the human resources department at Cantor Fitzgerald, he had handed out a stack of pink slips that morning. "That night, Scott crashed at my apartment," says his sister Lori. "Many of those laid off were his friends. He felt terrible, and knew more layoffs were coming." The pair walked to work the next morning: Lori to her job at a bank attached to the World Trade Center's south tower and Scott to his office on the 104th floor of the north tower.

One reason Scott, who grew up in Edison and graduated from J. P. Stevens High School, didn't follow in his sister's footsteps by going away to college was his devotion to family and friends. "Scott had friends from everywhere, including many classmates from elementary school and Little League," says his father, Paul. "But you didn't even have to be his friend; it seemed like he would do anything for anybody. I know these are all clichés, but they are all true of him."

Only 5'8" and 145 pounds, the 28-yearold excelled at baseball and soccer, still worked out five days a week,

Virginia Ormiston-Kenworthy and her children, Beth and Bill.





and could bench-press 225 pounds. As a boy, he and his father shot baskets almost every



night. "In Scott's senior year of high school, he scored the only goal anyone had on East Brunswick,"

says Lori. "He still played on a softball team with his friends and, even though I'm not a big sports fan, I couldn't help but be impressed when I heard about an amazing play Scott had made at second base."

Scott's other great passions: the Dallas Cowboys and the band, Phish, whom he once followed around the country on tour. Says Paul, "Scott was truly someone who loved life and lived it to the fullest. He was everything a father could ever wish for."

Neil G. Shastri RC'98

mang Shastri (Phar'96)
was worried that his
younger brother, Neil, might
not be accepted to Rutgers.
"Neil didn't get serious about
academics until he was pretty
far along in high school," says
Umang. "But once he got to
Rutgers, he made a fresh start
and did exceptionally well."

Umang says that his younger brother was more outgoing than Neil's twin, Jay, and was an entrepreneur who mowed grass, shoveled snow, and worked as a bank teller while attending Midland Park High School. At Rutgers, he organized his Clothier Hall buddies into a basketball squad and kept in close touch with

them after he graduated. "Neil once got a ride with [former Scarlet Knights basketball player] Geoff Billet,



and one of his great thrills was watching Geoff hit a shot in the final seconds against Georgetown in the Big East tournament," says Umang. "The Scarlet Knights have lost one of their biggest fans."

During Neil's freshman year, Kruti Naik (RC'98) came into his life, and the pair dated throughout college. "My brother proposed by telling Kruti they were going to a Christmas party in Piscataway, but had a limousine waiting at Clothier to take them to New York to celebrate." The couple married this past summer and lived in Manhattan.

Neil, 25, a technology consultant for Scient/IXL, worked on the 103rd floor for Cantor Fitzgerald. He spoke to Kruti for the last time around 9 a.m. to complain of smoke after the plane hit One World Trade Center. A Web site (www.neil-shastri.com) pays tribute to Neil, with photos and comments from loved ones and friends.

Gregory K. Wachtler RC'98

With a new woman in his life, a job he loved near his Soho apartment, and the first part of the test to become a certified financial analyst out of the way, Gregory Wachtler's life was on the upswing. "After a first couple of tough months as a retail analyst at Fred Alger Management, everything had fallen into place there," says his father, Paul. Greg's mother, Nassima, had never heard their only child mention a girl before, but suddenly he couldn't stop talking about Nicky, a woman he was dating.

Greg, a former chess champion at Ramsey High School, always had an independent streak. At age seven, he took the first of several flights by himself to Algiers to visit his mother's family. "Most kids would have been nervous about a 23-hour flight with several stopovers, but Greg didn't blink an eye," says Nassima.

While at Rutgers, Greg found a new passion: golf. "By the middle of his junior year, Greg was hooked," says Paul. "This past summer we played a lot. He was my best friend."

His parents are most proud of the kind of friend their son was; former classmates from as far as California flew in for a memorial service. "Greg was incredibly loyal and would do anything for a friend," says Nassima.



Adds Paul:
"When someone came to
visit, Greg
always walked
them to the
subway. He

always said, 'I'm 6'3", who is going to attack me?"

Jayceryll M. de Chavez LC'99

He was fiercely proud of his first name, Jayceryll. A combination of the names of his two grandfathers—Jacinto and Cirilo—Jayceryll de Chavez believed it was a fitting tribute to the two patriarchs of his family.

His parents, Bibiano and Asunción, came to the U.S. from the Philippines in 1991 seeking a better life for their three children in Carteret. Their only son, Jayceryll, hadn't let them down, graduating with a degree in business and finance from Rutgers in 1999. After a stint at Dow Jones in Princeton, he joined Fiduciary Trust in Manhattan last April as a portfolio analyst.

Driven by his dream to become a CEO of a major company by age 40, Jayceryll, 24, had passed the first level of the certified financial analyst test and was considering graduate school. As was his habit, he was at his desk on the 95th floor of the south tower early on September 11. After the first plane struck, his family frantically tried calling him, but they



voice mail.

In the pews at a memorial service at St. Joseph's

Church in

got only his

Carteret, where Jayceryll was an active parishioner, were several of his brothers from Delta Chi, his fraternity. Chavez helped found the chapter in 1995 and still served as historian.

Bill Glovin is the senior editor of RUTGERS MAGAZINE.

The September II Scholarship Fund

"Now is a time for all of us at Rutgers to join together as a community to overcome this terrible tragedy," says Rutgers President Francis L. Lawrence. Last fall, he announced that Rutgers will award full-tuition undergraduate scholarships to the dependent children of New Jersey residents who lost their lives in the terrorist attacks. To contribute, visit www.support.rutgers.edu, or mail a check, payable to the Rutgers University Foundation, to Rutgers University Foundation, September 11th Scholarship Fund, 7 College Avenue, New Brunswick, New Jersey. 08901-1261.

Web Edition

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her sense of humor and that twinkle in her eye."