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Twenty-Five Years Ago: My Perspective from Three World Trade Center

Twenty-five years ago this morning I was in a hotel ballroom at Three World Trade Center when the first airplane hit. The building has all but vanished from the story, and I am told that no airplanes hit the towers and that America had it coming. This is what I saw, and this is what the record shows.

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I was sitting at a table near the back of a hotel ballroom in lower Manhattan when the first airplane hit. It was 8:46 on the morning of September 11, 2001, and our breakfast speaker had been going about ten minutes. We heard a boom that was loud but not alarming, the sort of noise you would blame on an air conditioning compressor. Then came a rattle across the roof of the ballroom that sounded like machine gun fire, then three or four thunderous concussions, and then the room shook the way a room shakes in an earthquake. The chandeliers swayed. A few people screamed, some got under the tables and most of us simply looked up. What none of us knew was that large pieces of the north tower were coming down on top of us, and that the ceiling was holding.

The building I was in was Three World Trade Center. It opened in 1981 as the Vista International, became the New York Marriott World Trade Center in 1995, and stood 22 stories and 825 rooms on the southwest corner of the complex, wedged between the two towers and joined to the north tower by an underground entrance at concourse level and a walkway at plaza level. It had been seriously damaged once before, in February 1993, when the truck bomb went off in the parking garage directly beneath its ballroom. I was there for the annual meeting of the National Association for Business Economics, which ran September 9 through 11 and held its Tuesday breakfast session in that same ballroom. Robert Scott, then president and chief operating officer of Morgan Stanley, was speaking on the future of the financial services industry. The hotel had 940 registered guests that morning. My suitcase was packed and sitting by the desk on the 18th floor.

Nothing of that building survived the day. The south tower came down at 9:59 and crushed the middle of the hotel, opening a gap that nearly cut it in half. The north tower came down at 10:28 and took nearly all of the rest, leaving a fragment standing around the southern stairwell. Fourteen people lived through both collapses from inside it, thirteen firefighters and one guest. Forty-three people in the hotel were killed, among them two Marriott employees who stayed behind to get guests out, Joseph Keller, the executive housekeeper, and Abdul Malahi, an audiovisual technician.

The hotel itself has nearly disappeared from the story, and I have contributed to that myself. In the account I wrote that same week I called it "the Marriott Hotel right next to it," which is how everyone spoke of the place then and how most people still speak of it. The address was Three World Trade Center. It was built as part of the complex and joined to the north tower at the concourse and again at the plaza, and when people say the towers fell they are describing what happened to the building I was standing in. The main evacuation route out of the north tower that morning ran through the hotel lobby and out the door



beside the bar, which I believe was called Tall Ships. Fire trucks were still arriving. The hotel staff led us to that door, and a fireman stood at it watching for falling debris, waiting for a pause and then sending each of us out across the West Side Highway with a slight pull and a nudge. It is not remembered the way the towers are because it was buried by them, and I have come to think that is the ordinary way memory treats a day like that one. The largest things survive, the things underneath them do not, and after twenty-five years what remains is a shape that is easier to argue with than the day was.

Twenty-five years is long enough for the argument about a day to take the place of the day. A child born the week after the attacks turns twenty-five this month, and anyone who was ten years old that morning is thirty-five now. My wife was three months pregnant with our first child that morning, so my own children learned about the attacks the way I learned about Pearl Harbor, as history, from books and from the people who were there. For most of the country, September 11 is no longer something recalled but something received, and what is being received has changed. Three claims in particular now reach me often enough that I have stopped being surprised by them.



The New York Marriott World Trade Center, 3 World Trade Center, at the base of the twin towers.

The first is that no airplanes hit the buildings. I did not see the first one. I heard it, could not identify the sound, and spent the next twenty minutes believing, along with nearly everyone around me, that someone had set off a bomb. I did see the second one. I was standing near the Wall Street Journal building, perhaps five hundred feet from the south tower, talking with a reporter who had noticed my conference badge, when we heard an engine screaming and echoing off the glass so that we could not tell which direction it was coming from. Then there was an explosion, and we watched the airplane go into the south tower in the reflection off the building next to us, and we hit the ground.

The record does not depend on me. Close to a hundred cameras caught United 175 in photographs before it struck the south tower, and the impact itself went out live on national television because the networks already had cameras pointed at the north tower. In April 2013 a five-foot section of a Boeing 767 wing, a trailing edge flap support structure stamped with the Boeing name and a serial number, was found wedged in an alley behind 51 Park Place a few blocks north of the site, and a section of fuselage from United 175 was recovered from the roof of Five World Trade Center. Thirty-seven telephone calls were



placed from United 93 between the hijacking at 9:28 and the crash at 10:03, thirty-five of them from the seatback Airfones in the last nine rows of the airplane.

I ate dinner that night in the house of a man who had just lost a friend on one of those airplanes. I got out of Manhattan on a tugboat, walked into New Jersey, and eventually found a train, where a Sprint account representative named Bob offered to take me home to Princeton and help me rent a car so I could drive to Charlotte. I took a shower at his house. While I was in it, he and his wife learned that a close friend of theirs had been on the airplane that went down in Pennsylvania. Bob showed me a photograph. The man was an account manager at Oracle named Todd Beamer, and at that hour he was only a name, a face and a family they had taken a vacation with. It was days before I learned what he had done on that telephone. If no airplanes were involved, then thirty-seven people invented their own last conversations, and the two people who set a plate in front of me that night were grieving a man who had not died.

The second claim is that it was done from the inside. The National Institute of Standards and Technology spent about six years on the question, from August 2002 to November 2008. Its final report on the towers, NCSTAR 1, was published in September 2005, and its report on Building 7, NCSTAR 1A, in November 2008. NIST concluded that the aircraft severed columns and dislodged fireproofing from the steel, that the resulting fires weakened the floors to the point where they sagged and pulled inward on the perimeter columns, and that the investigation "found no corroborating evidence for alternative hypotheses suggesting that the WTC towers were brought down by controlled demolition using explosives."

That claim is growing fastest among the people with no memory of the day. In a YouGov survey of 1,000 American adults conducted November 9 through 13, 2023, twenty percent said it was definitely or probably true that the U.S. government was behind the attacks. Among adults aged 18 to 29 the figure was 31 percent, against 7 percent among those 65 and older. A study of 2,174 online comments published in *Frontiers in Psychology* in 2013 found that people arguing the conspiracy case spent roughly twice as much of their effort attacking the official account as defending any alternative to it, which is the tell. It functions less as an explanation of how the buildings came down than as a posture toward whoever is doing the explaining, and it travels most easily to people who were not there and have no particular reason to trust anyone who was.

The third claim is different in kind. It is not an argument about evidence at all. In August 2019, reacting to Representative Dan Crenshaw's defense of the American military footprint abroad, the commentator Hasan Piker said on his livestream that "America deserved 9/11" and that we brought it on ourselves. Two days later, asked directly whether America deserved the attack, he answered "No, obviously not," said he "should've used more precise and better use of the language there," and drew a distinction between America, meaning the state and its foreign policy, and Americans, meaning the people who live here. Twitch suspended him for seven days. He has since built a following of roughly three million on Twitch, and in July of this year he hung a framed front page of the September 12, 2001 New York Times behind him on his set.

That distinction between America and Americans does not survive contact with the building. The people who died in Three World Trade Center were a housekeeping manager, an audiovisual technician and forty-one firefighters who went in after the rest of us came out. Among the 940 guests registered in the hotel was an economist named Hiroshi, who came over from Tokyo every year for the meeting and whom I had promised to take to the Krispy Kreme in the concourse during the morning break, on the theory that a single doughnut would end his career in economics, since he would make a fortune selling them in Japan. There is a serious argument to be had about American foreign policy, and I have no interest in pretending otherwise. No part of it was decided in that ballroom.



The related worry, that sympathy for Osama bin Laden is spreading among the young, needs better arithmetic than it usually gets. In November 2023 a translation of bin Laden's 2002 "Letter to America" circulated on TikTok and a handful of users posted videos saying it had changed how they saw the country. Before the story broke there were 274 such videos and about two million views between them, which on that platform is close to nothing, and TikTok said afterward that reports of the letter trending were inaccurate. The single post condemning the trend drew close to forty million views on its own. The outrage was roughly twenty times the size of the thing it was about. I do not think the drift is imaginary. The number worth being alarmed by, however, is the one from the YouGov survey rather than the one from the viral episode.

Around eleven o'clock that morning a man at a pushcart handed me a tray of water bottles. The south tower had come down and the dust had thinned enough to walk, and I was making my way back toward the site past a line of carts the running crowd had trampled. At one of them a man I took to be an Arab immigrant was handing out water and soda to anyone who came by, and he would not meet anyone's eye. I have thought about his expression for twenty-five years and I remain confident I read it correctly, because it was fear, and it was not fear of the buildings. He was worried the crowd was going to turn on him. I have worked alongside and played soccer with enough people from the Middle East to know that fear of exactly this kind of violence is a large part of why many of them came to the United States in the first place. His fear was understandable, but I do not believe he had anything to fear from that crowd, which had thinned considerably by then, and in the whole of that day I never heard a single person say a word against Arabs or Muslims. He handed me the tray and asked me to pass it around. On that morning, the person who stopped to help me was the one with the most reason to be afraid, and no one gave him one.

I was back in the office in Charlotte by nine o'clock the next morning, and one of the first themes I heard from the bond market analysts I spoke with that day was that American hegemony was coming undone. The question that followed was what that would mean for the dollar, for Treasury yields and for the willingness of the rest of the world to keep financing us. It was a strange thing to hear on September 12, 2001, because the United States had no rivals that morning. Russia was actively helping us. Vladimir Putin had been the first foreign leader to call the White House the day before, Moscow shared what it knew about Afghanistan, and it raised no objection when American forces began operating from bases in Uzbekistan and Kyrgyzstan a few weeks later. China was three months away from joining the World Trade Organization, its economy was roughly one-eighth the size of ours and its industrial resurgence had barely begun. The analysts were not wrong that the world would look different in twenty-five years, however. They were wrong about the cause. Whatever has changed in America's standing since then was worked out in factories, budgets and elections over the following quarter century, and the men who flew those airplanes had no hand in any of it.

Like most Americans I followed the news more closely than usual in the weeks that followed. On October 7, the day the air campaign against the Taliban began, Al Jazeera aired a videotaped statement from Osama bin Laden in which he said that America had been struck "in one of its vital organs, so that its greatest buildings are destroyed." Two things struck me watching it. The first was how much larger the plan may have been than what was carried out, and how much of it may have been stopped when every airplane over the United States was on the ground by early afternoon. The second was how little he understood about where American power comes from. It was never in the buildings. It is in the ability to create the institutions the buildings house, and to create them again when they are lost, and that ability rests on the country's founding ideals, its system of laws and property protections, and the deep and liquid financial markets that al Qaeda had tried to drive a stake through that morning. The Treasury market was trading again on the 13th and the New York Stock Exchange, a few blocks east of the site, reopened on the 17th. Theodore Roosevelt was born on East 20th Street, about two miles north of the hotel, and in October



1912, standing before a crowd in Milwaukee with a fresh bullet in his chest, he told them that "it takes more than that to kill a Bull Moose" and went on to give his speech. It took more than that to kill this one, too.

The medical examiner's office is still identifying victims. On August 24 of this year the New York City Office of Chief Medical Examiner announced that it had identified another one, an adult woman whose name was withheld at her family's request, and that she was the first identified through forensic investigative genetic genealogy. She is the 1,654th of the 2,753 people killed at the World Trade Center to be identified by name. That leaves 1,099 who have never been identified at all, about 40 percent of the total, and the office has gone on re-testing remains as the science improves rather than close the case. Those families have now been waiting a quarter of a century for a telephone call. Anyone who wants to argue that the airplanes were not real, that the buildings were brought down by someone else, or that any of it was deserved, ought to be willing to make that argument in a room with the 1,099.

Sources: New York Marriott World Trade Center building and casualty detail, FEMA 403, Chapter 3. NABE 43rd annual meeting, September 9-11, 2001, contemporaneous attendee accounts. NIST NCSTAR 1 (September 2005) and NCSTAR 1A (November 20, 2008), and the NIST WTC investigation FAQs. Recovery of a Boeing 767 wing section at 51 Park Place, NYPD, April 2013. Flight 93 telephone call count, FBI, via the National Park Service, Flight 93 National Memorial. YouGov, "Which conspiracy theories do Americans believe?", fielded November 9-13, 2023, n=1,000. M. J. Wood and K. M. Douglas, "What about Building 7?", *Frontiers in Psychology*, 2013. Hasan Piker remarks of August 2019 and his August 22, 2019 response, as reported contemporaneously. "Letter to America" video and view counts, NPR and TIME, November 2023. Victim identification announcement, New York City Office of Chief Medical Examiner, August 24, 2026. © 2026 Piedmont Crescent Capital, LLC.



Appendix

Account of the Events of September 11

A note on this appendix. What follows is my original account of what I experienced on September 11, 2001. I wrote it in Charlotte a week or so after the attacks, while everything was still fresh in my mind, and rediscovered it on an old hard drive in 2026. Some time later an uncle of mine, a therapist, told me that what I had done has a name, bibliotherapy. I had never heard the word. What I knew at the time was that writing it down mattered to me, because I began hearing doubts about what had happened, and things that were simply not true, from the moment I returned my rental car in Charlotte, and I wanted a record made before the memory of the day was reshaped by the argument about it. The account is lengthy. It is reproduced here as written, apart from the correction of obvious typographical errors and one misremembered first name.

I woke up early that morning, probably around 6:30 am. I then got shaved and showered and packed my belongings so that I could go back up to my room during the break before lunch and gather my things so I could leave right after the last session of our conference. The last session was scheduled to end around 2:30 and I could take a taxi or bus to the airport afterward and easily make my 4:30 flight home.

After packing my suitcases, I left them by the desk in my room on the 18th floor. I then took the elevator down to the lobby and went to our breakfast session. I chose a seat at a table near the back of the room. That way I would be facing the speaker and could also escape quickly after the session. I had planned to take a friend of mine to the Krispy Kreme in the shops at the World Trade Center during the break. Hiroshi is an economist at Mitsui Bank in Tokyo and I only run into him about once a year at this conference. He had never had a Krispy Kreme doughnut and I joked with him that after tasting one he would give up economics and open a doughnut shop in Tokyo.

Our breakfast was about as normal as could be. Our speaker that morning was Robert Scott, who is president and chief operating officer of Morgan Stanley. His topic was the future of the financial services industry.

Shortly into his speech, probably around 10 minutes or so, we heard a loud boom. Not an alarming noise but something that caused everyone to look up. I thought maybe it was an air conditioner compressor exploding. Mr. Scott paused for a second and continued speaking. A few seconds later we heard a series of noises on the roof of the ballroom that sounded at first like machine gun fire and then several large bombs going off. We heard a series of crackling sounds and then three or four thunderous booms. Then the room shook violently, as if in an earthquake. The floor shook and the chandeliers on the ceiling swayed. There were a few isolated screams but for the most part people remained remarkably calm. Some folks ducked under the tables, others began to run for the door.

What we did not know at this time is that the impact of the aircraft had sent several large pieces of the north tower tumbling down directly on top of our meeting facility. Thankfully, none of them had pierced the ceiling and while all of us were shaken, we were still relatively safe.

I slowly walked out of the room and into the lobby. I assumed that someone had just bombed the World Trade Center but felt reasonably safe at that moment. Whatever had happened was apparently over and we were now dealing with the aftermath. As we walked out to the lobby, I saw people streaming into the lobby from the adjacent lobby of the north WTC tower. I also noticed that there were a few small fires on the stairway leading up to the plaza between the two WTC towers. Hotel staff quickly extinguished the fires, but smoke was coming into the lobby from the plaza area.

There were a few security guards by the front door, and they were not letting anyone leave the building. Obviously, the staff at the Marriott thought that we would be in even more danger if we had left the building at that time and they were right.



A few people tried to sneak by hotel staff and I even walked close to the window to see what was out there. At that point I saw a few huge pieces of concrete and steel tumble down on the street and all sorts of other debris. The security guards then yelled for everyone to get away from the windows. But there really was not anywhere to go. The lobby was not very wide, and smoke was coming in from the second floor and also from the lobby of the tower next door.

I began to worry that the crowd might storm the door, so I made my way back to the wall on the other side of the lobby. It then dawned on me that there might be other bombs, maybe even in the room right behind me. But what could you do other than wait?

Finally, after what seemed like an eternity but was probably only about five or ten minutes, the hotel staff led us out a side door. At that time, one of the first fire trucks was arriving on the scene. I still could not see what had happened and did not know where to go. So I followed the crowd across West Side Highway. As we ran across the street we saw all sorts of debris and then I realized that some of that debris was actually body parts.

I still could not see what had happened though. There was a demolished and burned out bus right in front of the entrance to the north tower. Was that what had caused this? As I got about halfway across the median we could see and hear the roaring fire at the top of the World Trade Center. There was no way a bomb on a bus could have done that.

My next thought was that I needed to find a phone and call my wife Amy. Other than my mother, she was the only person that knew I was staying at the World Trade Center. I knew that the phones would seize up any minute and remembered seeing a deli in the Battery Park area. I ran to that deli and asked the man behind the counter if I could use his phone.

I then called Amy at her office. I told her that someone had just bombed the World Trade Center and that hundreds of people had been killed. I told her that I thought they would close the airports and that it would be tough to get out of there. Then I told her to call my office and let them know I was o.k. and that I would try to get back to Charlotte the best I could. There was a line of people waiting to the phone so I told her that I would try to call her later that day.

She had not heard about the attack and was surprised and asked if I was certain of what I was saying. She said she had just gotten out of a meeting and had seen several people crowding around the television and thought folks might be watching a sporting event. After hanging up, the man behind the deli counter told me it was not a bomb but that someone had flown a plane into the World Trade Center. He said he had seen it. He said it was a huge plane, like a 747.

My reaction was surprise. The fire honestly did not look big enough to have been caused by a plane. That is probably because the fire was so high up. I then went out of the shop and looked up at the tower and ask a few people what they had heard. We then began to see people jumping from the building. That was a very frightening and weird thing to see I did not really want to watch it.

The first time I saw someone jump from the building I got this sick feeling in my stomach that seemed to rise right up through my chest. It felt the same way my stomach felt after hearing of the death of my father and I really did not want to watch it. But part of me also felt that I needed to watch it. Someone needed to bear witness to these needless deaths, and I felt I was paying some sort of respect to them to watch in silence.

After about five or ten minutes I could not watch it anymore. I began to walk away and then someone called my name. I assumed he was from the conference. He asked me what I had heard, and I said I heard it was an airplane. He then said no, what did you hear in the building. "You were at a conference, right?" "What conference?"



It then dawned on me that he was a reporter and interviewing me. I still had my National Association for Business Economics badge on from the conference. So, I then told him what I heard and who I was and where I was from. Before we could finish, we heard a loud screaming sound. I thought it was a missile. But we couldn't tell where it was coming from or where it was headed because it was echoing off of all the other buildings.

We then heard a loud explosion and saw the reflection of the plane hitting the South tower off the glass of the building next to us.

We instinctively hit the ground and sprang right back up. The building was only about 500 feet away from us and we could see debris coming our way. We ran around the corner of the Wall Street Journal building and then stopped for a minute.

Another reporter came out of the building and told us that there were at least seven planes unaccounted for and that they thought more might be headed our way. Someone else said, the terrorists were trying to kill as many people as possible. Why else would they have waited until the building was evacuated and the streets were packed with people?

Another person, apparently reading from his pager, said that this was the work of Osama bin Laden and that at least 12 more planes were headed our way and that the Newark Airport was just 30 seconds flying time away. At that time, the area around us seemed to be in complete pandemonium. People seemed to be running in every direction. I asked someone where we should go and they said head for the George Washington bridge. Then someone else said, no that might be the next target. So, I asked about the Battery Park and someone said no that's not safe they might hit the Statue of Liberty. With my limited knowledge of New York City geography, even I could figure out that there was a sizable river between Battery Park and the Statue of Liberty. I decided to head for the park.

On the way down there, I saw an elderly lady who did not know what was going on. So I stopped running and started walking with her toward the park. She kicked off her shoes so she could keep up with the crowd and I carried them for her. She found a friend of hers who said they were going to take the ferry to Staten Island. She told me I should come too. I decided not to go, still thinking I could make it to Midtown and possibly hitch a ride back on our company plane or at least camp out in our corporate condo.

I tried to make it back over the West Side Highway about eight blocks south of the WTC but the police and fire department would not let me. They told me to go back to the park and wait to be evacuated. I caught up with another reporter that I had met earlier at our conference, Drew Ward from Bloomberg. He didn't have any shoes on. He told me he left straight from his hotel room without his shoes on. I told him we should go somewhere that we could sit down and we made our way to the park and found a bench that faced the Trade Center. We began talking about our experiences for just a few moments and then suddenly we saw the south tower begin to collapse. The building fell right over the top of the Wall Street Journal building onto the very place that I had just run from. We then saw thousands of people running our way and a huge cloud of smoke and dust behind them. Our immediate worry was the crowd might trample us so we got up and ran toward the waterfront.

We got separated as we ran. I tripped over a concrete planter and went flying on the concrete. Aware that I was in the midst of a panic I jumped right back up and continued to make my way toward the river. There was a ferry docked in the park and people were running and jumping onto the boat. I didn't want any part of that panicked crowd and stayed put right on the river's edge. There was a guy standing next to me that said he was in the training class at Morgan Stanley. He told me, which turned out to be incorrect, that he feared his entire class had been killed. He said he had been in the mall in the lobby of the trade center when the plane hit because he had an upset stomach and was going to buy something for it.



The smoke and dust from the collapse of the south tower began to make its way toward us. The smoke moved very slowly and was incredibly thick. It had the consistency of the dust that is generated when you sand a piece of dry wall in an unventilated room. We took off our jackets and used them as masks. They didn't work all that well but that is all we had.

After about five minutes we heard another jet echoing off the towers. A few people began to cry and scream and I told the fellow from Morgan Stanley that even if the plane hit the building directly behind us we should still have a few seconds to jump in the river. He told me he couldn't swim. And then I told him that if we had to jump to grab the wall of the bulkhead but not to grab me because he would drown us both.

In a few seconds we were both relieved to see it was one of our military jets that was apparently sent to intercept the second plane or any other planes headed in our direction. After running for your life it is hard to describe the emotion you felt upon seeing that jet. We couldn't tell if it was the Navy or the Air Force but it was certainly a welcomed sight. The military wasn't just protecting our nation they were protecting us right at that very moment.

After seeing the military jet we felt that there probably would not be any more attacks in Manhattan. As the smoke began to clear, a small police boat made its way toward us and asked us to walk back toward the World Trade Center. The policemen said the air was clearer that way. He also said if you feel safe where you are, stay there, but that the air was a little clearer just a few hundred yards away.

We began to walk back toward the World Trade Center and just as the officer had said the air was clearer. Several of the pushcarts that were in the area had been completely demolished as people had run over them on their way to the park.

At one cart, what appeared to be an Arab immigrant was handing out cokes and bottled water to anyone that came by. The look in his eyes seemed to be one of fear and apprehension. I couldn't help but think that he thought the crowd might attack him. I thought that he probably felt the same way Japanese immigrants felt in Hawaii after the Japanese attacked Pearl Harbor. He gave me a tray of water bottles and asked me to pass them out. I took one bottle and then took the tray back toward the crowd.

As we made it back to where we had been standing we began to hear some incredible tales. One said that a plane had been shot down outside the White House and was in flames on the White House lawn. Another said the Pentagon had been hit. And yet another said that trading on the New York Stock Exchange had been delayed. The word delayed sent off a little nervous laughter from the group. I asked one of the guys that was reading news off his beeper if I could see it. Sure enough, all those stories really were on there.

As we waited for another boat we began to talk. I mentioned that I was trying to get back to Charlotte and a lot of the folks began to offer me suggestions. I also said I had a sister who lived in Hoboken and that I might try to get over there and come up with some sort of plan from there. Another ferry to Staten Island came over and much of the crowd got on that boat. The fellow from Morgan Stanley said he was going to stick around for another boat too. He wanted to get to Jersey City.

A few minutes later, we wished we had gotten on that boat. The remainder of the south tower collapsed and once again we were engulfed in smoke and dust. This time we were better prepared. We dumped some water on our suit jackets and used them for masks. This seemed to work fairly well and we made it through the second cloud in relatively good shape. We also knew to move back toward the World Trade Center so that we could get to the clearer air as soon as possible. After the second cloud hit us we decided to take the next boat wherever it was headed. But the next boat was some sort of workboat and I didn't like the look of the guys on it. I asked them where it was headed and they said in that charming New York type of way "what do you care anyplace is better than this buddy." I pressed them and they finally relented that the boat was headed to Ellis Island. Why on earth would I want



to go there? Several others felt the same way and the boat nearly tipped over as people rushed to get back off.

Several others though still wanted to leave, including one older apparently homeless man, who looked so shaken by the day's events that the fellow from Morgan Stanley grabbed a twenty dollar bill out of his wallet and stuffed it in his shirt pocket as we helped him onto the boat.

After that boat left, this fellow from Morgan Stanley told me that these attacks had truly changed him. Before today all I wanted was to make a lot of money, like ten million dollars or so. Now I just want to make a million or two and get out. I thought he was joking but he was serious. It was only a conversation you could have in Manhattan.

We thought another boat would come any minute and there were only a few hundred of us left at riverbank. But no boats came. More people began to arrive with suitcases and other belongings they were bringing from their nearby condominiums. A woman came up to us and said that boats would come and take us to Jersey City and that they would meet us at the dock a few hundred yard south of the Park.

As we began to walk toward the ramp, we heard and felt the rumble of the north tower collapsing. Once again we were engulfed in smoke and dust. But this time it was far worse. The wind had died down and the cloud move much slower. We were in total darkness for at least ten minutes and this time I actually began to get scared. It was very hard to breathe and there was nowhere to go.

Suddenly I felt a sharp pain in my ankle. I looked down and the woman who had directed us to the dock was at my feet in a fetal position and her fingernails were grinding into my ankle. She didn't have anything covering her mouth or nose, so I knelt down and covered both of us with my jacket and told her to use the jacket as a mask.

By the time the smoke cleared we were both gasping for air and we shared what was left of the water I had. This time I vowed to take the next boat even if it was going to Ellis Island. But still there were no boats. A few ambulances began to arrive and they carried folks that were wounded into the park. The police told us that the next boats would be taking wounded people off first and that we would have to wait a while longer to be evacuated.

As we waited we saw a young fireman make his way toward us. He looked like he was eighteen years old and he was visibly sobbing. One guy tried to console him and few others said he may have just lost all his friends or family. As much as I wanted to go over and say something to him I knew I couldn't. There was nothing I could say.

Fortunately, a tugboat came by a few minutes later and we were able to board. By that time I was so shaky I actually had to be helped aboard. As we made our way across the Hudson River we rode out toward the Statue of Liberty and then cut back across toward Jersey City. We could then see the smoldering remains of the World Trade Center.

When we got to Jersey City, Red Cross workers were waiting for us with water and towels. I had blood on my hands from my fall earlier in the day and they encouraged me to go to their shelter, where I could get cleaned up. As we left the dock, we could see that Jersey City was set up as an enormous staging area, where the wounded were being flown in by helicopter or taken off boats. The shelter itself was in the activity center of an apartment complex in Jersey City. As you walked in, someone took your name and the name and phone number of someone they could contact to let them know you were safe. I went into the restroom area and tried to wash the soot off my face and wipe it off my clothes. I then went back out and got the cuts on my hands cleaned up and tried to call my wife again. I had very little luck on the phone but eventually got through to her for about 30 seconds. I told her I was going to try to get home the best way I could and would start walking south and see if I could catch a ride on a bus or a train.



After I left the shelter I told the woman at the door that I was trying to get to Charlotte and asked her if she had any idea how I could get there. She thought I was nuts and told me that I was better off at the shelter. Finally I persuaded her to tell me how to get to Hoboken. From there I could catch a train to Newark and from there I could catch a train to somewhere south of here, where I might be able to get a bus or rental car. She told me to start walking south and that I would end up in Hoboken.

The streets were deserted and I seemed to be the only one walking south. Maybe this was a crazy idea. Finally, I saw a small school bus of Red Cross volunteers. I put out my thumb and they picked me up. They were headed to Hoboken too. As we got closer to Hoboken, the activity grew much more intense. There were police cars and ambulances going all over the place and we actually got hit by a police vehicle. The policeman was driving an SUV and it ripped off the front bumper of the bus. We all got out of the bus and started walking again. By around 2:00 I made it to the Hoboken train station.

The train station was a madhouse too. I asked one of the policemen how I could get to Newark. He took one look at me and asked me if I was coming from Manhattan. I said yes and he walked me over to a train platform and filled me in on what was going on. He said that very few people had made over from Manhattan and that I was lucky to have gotten on one of those tugboats. They were not selling tickets for the train that day. You just got on. When I got on the train I met a few people that were sitting near me. One guy asked if I was at the Trade Center. I said I was at the Marriott Hotel right next to it. He said he knew the area well and had customers there.

As we began talking, he asked me where I was headed. I told him Charlotte. Then he asked how I was planning on getting there. I told him there was one Amtrak train that went to Charlotte but I didn't know when it left. He then introduced himself and gave a business card so I wouldn't think he was some kind of nut that would butcher me. I hadn't really been worried about that. His name Bob Neubaum and he was an account representative from Sprint. He said he would call his wife and have her find out about the train but he suggested that I ride back with him to Princeton and just rent a car. He said he took his family to Myrtle Beach every year and I could get there quicker in a car. He said he could ask his wife to reserve a car for me in Princeton or even Philadelphia if she had to. That sounded like a great plan to me, so I thanked him and said yes, please do that.

The train from Hoboken does not actually go to the Newark station. We had to get off the train at 52nd street and take a bus to the Newark station. That was relatively simple. But as our bus pulled into the Newark station a policeman stopped us. He got on the bus and asked if anyone on the bus had been at the Trade Center. We were sitting right at the front of the bus and the officer looked right at me and I said yes, why? He told me that the whole bus would have to be decontaminated. I asked from what? He said he didn't know. I began to fear that I had been exposed to either chemical or radioactive material. Fortunately, all they wanted to do was wash my shoes off, so I didn't track any of the dust from the Trade center anywhere else.

At Newark we were able to quickly get a train down to Princeton. Once we got on the train Bob asked me why I needed to get back to Charlotte so quickly. I told him that I had a meeting in Charlotte at 9:00 am the next morning and planned on being there. But don't you think they will cancel it, he asked. I told him that I doubted it but even if they did I needed to begin to analyze what these attacks would mean for our economy.

He asked me how on earth I was going to do that. I told him that you simply have to figure out the property losses, assign a value to business that was lost on a permanent basis and then try to figure out how the economy will be changed going forward. I told him we had done it for hurricanes and earthquakes and even the earlier attack on the World Trade Center.



After that, one of Bob's co-workers asked me if I thought the terrorists attacked us because of all the wealth we have. I told her that was an easy one to answer. No. They attacked us because of the freedom our society enjoys and advocates. Freedom takes their power away. Osama bin Laden and the Taliban were relying on fear to hold on to their power and attacking us would make their followers and the leaders of other Muslim countries even more fearful of them.

By around four o'clock we made it down to Princeton. Bob's wife and children met us at the train. We rode back to the town of Princeton and tried to find a clothing store where I could buy some clean clothes. Everything was closed though so we headed to the rental car agency and I picked up a Pontiac Sunbird and followed Bob and his wife back to their home.

Once we got there Bob found a shirt that he had gotten from a vendor and told me to go take a shower and he would try to get a pizza for us for dinner. After I got out of the shower Bob and his wife seemed to be very concerned about something and then Bob told me that they had just found out that one of their close friends was on the plane that crashed in Pennsylvania. He showed me a picture of the fellow. Bob said he worked for Oracle Corporation and his name was Todd Beamer. They had taken a family vacation down to Mexico together just recently.

At that time, the name Todd Beamer was just another victim. It was only the next day or maybe even a few days later that I found out about Todd's heroics on that plane. We sat down to dinner and Bob's wife said a brief prayer. Being Jewish, I am always a little uncomfortable when I am at someone else's table for dinner. We don't pray in Jesus' name we simply pray to god but on this night I was willing to take whatever prayer was offered.

By seven o'clock I was on the road to Charlotte. Bob had given me directions to I-95 and from there it was fairly smooth sailing. I turned on the radio in time to hear Congress gather on the steps of the Capitol to sing My Country 'Tis of Thee. All the way home I listened to reports from New York and wondered if everyone from my group had made it out. Fortunately, they did. By 5:30 am, I was back at home in Charlotte and by 9:00 am back in the office. I was running a bit late that morning. The meeting was still on and, unaware of my journey the day before, they were wondering why I wasn't there yet.

