

**Five Lives -- When Terror Struck: 'I'm Not Coming Out'; 'My Brother's in There' --- From 'Have a Nice Day' To Havoc and Horror -- And the Bitter Aftermath --- A Mother's Prayer for a Son**  
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This article is based on interviews with more than 125 witnesses to the Sept. 11 attack on the World Trade Center and its aftermath. These witnesses include survivors and their relatives, friends and co-workers, as well as relatives, friends and co-workers of those who died or remain missing. All dialogue was witnessed by reporters or confirmed by one or more people present when the words were spoken. All thoughts attributed to people in the article come from those people.

NEW YORK -- The alarm on **Moises Rivas's** nightstand went off at 5 a.m. on Sept. 11.

He had been up until 2 a.m., playing slow salsa on his guitar. He shut off the alarm, snuggled up to his wife, and fell back to sleep. It wasn't until 6:30 that the 29-year-old cook raced out of the two-bedroom apartment, already late, and headed for work on the 106th floor of the north tower of the World Trade Center.

It would be a busy day. A big corporate breakfast meeting was about to begin. Mr. Rivas wore baggy black bell-bottoms that morning, but he could change into his crisp white chef's uniform when he arrived at the Windows on the World restaurant.

His instructions for the day awaited him, taped to a stainless-steel pillar in the restaurant. "Moises," said the handwritten note posted by the banquet chef the night before. "The menu for Tuesday: B.B.Q. short ribs, roast chicken legs, pasta with tomato sauce. NOTE: Please have the butcher to cut the pork chops. Cut the fish. Cut, Dice Carrot Onion Celery. Cubes of Potato for the Stew. Cook one box pasta. See you later and have a nice day."

JAMES W. BARBELLA, a property manager at the World Trade Center, received his first page of the day at 6:15. "Good morning," the message from the complex's operations center said. "Nothing to report. Have a Nice Day!"

He took the 6:50 to Manhattan on the Long Island Rail Road, chatting with an old friend on the way. At work on the south tower's 15th floor, Mr. Barbella dropped by his boss's office to talk about his career. Mr. Barbella, 53, had worked for the Port Authority of New York and New Jersey since 1973, shortly after it finished building the twin towers, mostly tending two-way radio systems, fire alarms, intercoms and other infrastructure.

The trim former Marine loved the towers. For exercise, he regularly jogged to the top of one or the other, and he recently had begun collecting renderings of the buildings for display in his office. But the Port Authority had just leased the towers to a private developer, and Mr. Barbella was two years shy of a pension. Quitting the agency now for a job with the new operator could hurt financially.

"You have to do the mathematics," his boss told him. "And where do you feel more comfortable?" At 8:30, Mr. Barbella left to make his morning check of the lobby, elevators and hallways.

FIVE MINUTES LATER, Diane Murray arrived at her cubicle at Aon Corp., a risk-management firm where she worked as a client-account specialist on the 92nd floor of the south tower. She set down her pineapple-orange muffin, glanced out at the flawless blue sky and took her seat. She slipped off her tennis shoes and put on the black sandals with heels she had carried on her commute from Newark, N.J. The dressier shoes hurt her feet, but she liked how they looked with her black skirt and orange linen jacket.

She joined some co-workers chatting a few desks away. Ms. Murray picked up a photograph of a grinning little boy, the nephew of a colleague. "He's really cute," she said.

JUST THEN, Jimmy DeBlase's wife called him in his office at Cantor Fitzgerald on the 105th floor of the north tower. She reminded him to call about the fence they were going to install at their Manalapan, N.J., home to keep deer out of their three-acre backyard. They were talking about her plans for the day -- going to the bank, the dry cleaner, the post office -- when a sound like thunder interrupted them.

"Hold on," Mr. DeBlase said. In the background his wife, Marion, heard a voice shouting, "What the f--- is that?" Mr. DeBlase got back on the phone. "An airplane hit our building," he said. "I have to go."

IN THE OTHER TOWER, Diane Murray was still admiring the picture of the little boy when she heard a whooshing sound and saw a claw of flame reach around the windows to her left.

"Fire!" she screamed, and pushed two of her colleagues, Peter Webster and Paul Sanchez, toward the stairway. Her heels clicked on the steps as she descended, and she began to pray, telling God she couldn't die yet, for the sake of her eight-year-old daughter. "It's not my time," she prayed.

FIVE FLOORS ABOVE, Shimmy Biegeleisen phoned his wife from his office at money-management firm Fiduciary Trust International Inc. "There's been an explosion next door," the 42-year-old vice president said. "Don't worry. I'm OK."

After a few minutes, Mr. Biegeleisen grabbed his black canvas bag, walked past a cluster of cubicles and headed toward the stairwell. But when he reached the doorway -- a step behind a project manager who worked for him -- he stopped, leaned his big body against the open metal door and rummaged through his bag. "Whatever you're looking for, it's not important," the manager told her boss. "Please come." She started down the stairs.

IN THE NORTH TOWER, now engulfed in fire, **Moises Rivas** called home from Windows on the World. His wife's daughter-in-law answered the phone.

"Where's your mommy?" he asked. "In the laundry," the girl replied. "What's happening?"

"Tell her I'm OK," he said. "Tell her I love her no matter what."

DIANE MURRAY and her two Aon co-workers followed a crowd into the lobby of the 55th floor of the south tower. A voice on the loudspeaker said that there was a fire in the north tower, but that the south tower was secure.

Two elevators were jammed with people -- going up. In another elevator, a tall, well-dressed man reassured the throng in the lobby. "Everything's all right," he said. "Stay calm." But his elevator was going down.

"If everything's all right, how come you're not going up to your office?" Ms. Murray shouted at him as the doors slid shut.

One of her colleagues said he wanted the egg-and-tomato sandwich that he had left on his desk. "No way," she told him, and elbowed them onto the next elevator down. It stopped for no apparent reason after a few floors, and they stepped into a lobby where people were gawking at a television showing smoke spewing from a gash in the north tower. With her orange jacket tied around her waist, Ms. Murray led her co-workers down the stairs.

As they reached the 42nd floor, they heard a dull thud above them and felt the building shift, tossing them back and forth between the stair railing and the wall.

WHEN ANITA DeBLASE heard that the towers were burning, she thought of her middle son, 41-year-old Anthony, a bond broker on the 84th floor of the south tower. She called his office, and the person who answered the phone told her he had left. She thanked God that her youngest son, Richard, 37, had left his job at Cantor Fitzgerald in the north tower a few years earlier.

She raced outside Public School 126 on the Lower East Side, where she was working at voting booths for the New York City mayoral primary, and saw the billowing smoke about a mile away. She

crossed herself and said, "God help those people." Then she set about comforting other election volunteers who had relatives working in the towers.

THE WORD "FIDUCIARY" filled the caller-ID panel on the kitchen phone in the Biegeleisen home in the Flatbush section of Brooklyn. Miriam Biegeleisen knew it was her husband calling again from his office. "I love you," he told her.

He hadn't made it to the stairs when the wings of the second jet ripped diagonally through the south tower just four floors below Mr. Biegeleisen's cubicle. Fire engulfed the tower's stairwells. Mr. Biegeleisen was trapped.

Mrs. Biegeleisen handed the phone to Dovid Langer, a friend who volunteered for an ambulance service and had run over when he heard that ambulances had been dispatched to the towers.

"Dovid," Mr. Biegeleisen told him, "take care of Miriam and take care of my children." Mr. Langer heard a recording in the background saying over and over that the building was secure and that people should stay put. (A Port Authority spokesman said, "We are not aware of any recorded announcement made by building management.") Mr. Biegeleisen continued: "Dovid, I'm not coming out of this."

Mr. Langer connected Mr. Biegeleisen to Gary Gelbfish, a vascular surgeon and friend who was watching the towers burn on TV. "I'm having difficulty breathing," Mr. Biegeleisen told him. Black smoke was filling the room.

"You've got to do two things," the doctor said. "Stay low to the ground. And do you have a towel or a rag? Put water on it and put it over your mouth."

Mr. Biegeleisen walked past three cubicles to the water cooler. He wet a towel and raised it to his mouth. Then he walked back to his desk and lay down on the slate blue carpet in his black suede shoes, black pants, oxford shirt and black felt yarmulke. Mr. Biegeleisen was a Chassid, a devoted follower of the Belzer Rebbe, the leader of a rabbinic dynasty that dates to 1815.

"Is there a sprinkler?" Dr. Gelbfish asked. Mr. Biegeleisen looked up but couldn't see through the smoke. He and the five colleagues trapped alongside him decided to try to get to the roof. Mr. Biegeleisen hung up the phone.

ANITA DeBLASE WAS still consoling her fellow poll workers when her husband, James, swept into the school, a Pall Mall in his hand and a worried look on his face. "Jimmy Boy is in there," he told his wife. In the morning's confusion, she had somehow forgotten that her eldest, Jimmy, 45, had joined Cantor Fitzgerald as a bond broker after her youngest, Richard, had left.

Mrs. DeBlase snatched up her purse and left the polling place, making her way to the East River, where she turned toward the burning buildings.

COFFEE CUPS AND SWEATERS littered the south tower stairwells, now packed with a stop-and-go exodus. Diane Murray and her Aon colleagues emerged onto the glass-enclosed mezzanine overlooking the plaza between the towers.

Nearby, Jimmy Barbella was helping direct the evacuation of the south tower, waving the crowd toward the mall beneath the towers. "We gotta make sure everybody gets out of the building," he told a co-worker. Debris pelted the plaza through a cloud of ash. People scurried to shelter, holding chairs over themselves for cover. A falling man pawed at the air before smashing into the ground.

The eldest of seven children in a devout Catholic family, Mr. Barbella had soured on the church and lately had been meditating near a statue of the Buddha he had put in his backyard in Oceanside, N.Y. Now, gazing at the plaza, he made a hasty sign of the cross.

He moved to the operations center beneath the south tower. "Jim, did you call your family yet?" a co-worker asked. At 9:20, he called his wife, Monica, at home. "Oh, thank God you're OK," she said, standing in the TV room. He asked what she had learned from TV. A plane had hit each building, she told him. "OK, I gotta go," he said.

Mrs. Barbella, 50, assured her children -- JoAnn, 25, James, 23, and Sarah, 20 -- that Daddy would be fine. On the wall nearby were two commendations he had received, one from the Marines for fighting a brush fire near a fuel tank in Okinawa in 1969, the other for work during and after the 1993 World Trade Center bombing, which he barely escaped.

There's no way he's leaving that building, Mrs. Barbella thought.

Mr. Barbella next ran into some Port Authority police officers who said people were stranded in Windows on the World in the north tower. He went to show them the way and ended up in the north tower's lobby, standing ankle-deep in fire-sprinkler water and pointing the way out with his radio antenna. On the channel he was using, somebody said, "The building's in danger of collapsing."

Three fire-alarm technicians descending the tower showed up on the scene. "Jimmy, what are you doing?" one asked, incredulous that Mr. Barbella hadn't fled. "Go," Mr. Barbella told him. "Keep going." Another technician veered away from the exit toward a command post, but Mr. Barbella shooed him out, too: "Get out of the building."

Just after evacuating, the third technician heard Mr. Barbella on the radio talking about Windows on the World: "All those people, we've got to help them."

THE PHONE RANG in the Biegeleisen home. Again, "FIDUCIARY" flashed on the display. The intense heat had kept Shimmy Biegeleisen from reaching the roof. "We couldn't even go into the hallway," he said into the phone.

The Biegeleisen home was filling with worried friends and neighbors. Women clustered in the living room, trying to calm Mrs. Biegeleisen. Men paced in the kitchen, taking turns speaking to her husband. One phoned 911. They waited while Mr. Biegeleisen tried again to reach the roof.

He didn't make it. At 9:45, he phoned home again. "Promise me you'll look after Miriam," he told one of his friends. "Tell Miriam I love her." Lying on the floor beneath photographs of his five children that sat atop his filing cabinet, he now spoke of them and gave instructions for handling his finances.

Mr. Biegeleisen and his 19-year-old son Mordechai were supposed to travel in five days to Jerusalem to spend the Jewish new year with the Belzer Chassidim and meet with the Belzer Rebbe. Mr. Biegeleisen made the trip every few years at Rosh Hashanah. Most inspiring to him was the second night of the holiday, when the Rebbe read aloud the 24th Psalm.

Now, in a voice hoarse with smoke, Mr. Biegeleisen began to recite that psalm in Hebrew over the phone: "Of David a Psalm. The Lord's is the earth and its fullness . . ."

The friend on the phone began to shake. He handed the phone to another friend, who urged Mr. Biegeleisen to break a window. "You can get some air and go to the roof," the friend said. Mr. Biegeleisen called out to a colleague. "Let's go! Let's break the window!" At 9:59, the two men hauled a filing cabinet to the window. "I'm looking out the window now," Mr. Biegeleisen said into the phone. Then he screamed: "Oh God!"

The line went dead.

ON THE TELEVISION in his Bronx apartment, John Haynes saw the south tower disappear into roiling clouds of soot. The north tower still stood.

Mr. Haynes began dialing phone numbers at Windows on the World. Nothing but busy signals. "Get out," he thought. "Get out by any means necessary." He began reciting names aloud: Heather. Karim. Blanca. Moises.

Mr. Haynes knew them by heart because he was a cook on the morning shift at Windows, the same as his friend **Moises Rivas**. They backed each other up; if Mr. Rivas had not been at work that morning, Mr. Haynes would have.

Mr. Haynes's phone rang. A union organizer was calling Windows workers, hoping to find them at home. "How many people do you think were in there?" the man asked.

"There was a big party," Mr. Haynes said. About 200 guests were expected.

"Oh, s---," the union organizer said. "Oh, s---."

Mr. Haynes was looking at the TV when the north tower disintegrated.

LOUIS BARBELLA, the 36-year-old brother of property manager Jimmy Barbella, stood on a sidewalk six miles north of the wreckage, in Spanish Harlem. He had abandoned his Pepsi delivery route to wait for his wife, Claudina, 35, who had been evacuated from her midtown office. He could see the smoke, but otherwise news was limited to what he gleaned from people crowded around a five-inch TV set up on the sidewalk and a drunk who bellowed updates.

Lou called his brother's wife, Monica. She hadn't heard anything since Jimmy's 9:20 call. "I'm not leaving this city without my brother," Louis said.

Claudina reached Lou at noon. They hugged and whispered, "I love you." Lou was in tears. He told her he planned to stay and search. She said she already had booked a hotel suite with a foldout bed -- plenty of room for Jimmy. They started hiking toward the smoke.

COATED IN SOOT, thousands of people marched northward in silence. Against the flow, toward the smoke, walked Anita DeBlase. She spotted in the sea of faces her son Anthony, the bond broker who worked in the south tower, and rushed up to hug him. "Jimmy," she said. "We have to find Jimmy." Anthony, his spiky, dark hair flecked with soot, looked skyward. "God, give me back my brother," he said. "You don't want him. He will criticize you and organize you. He will drive you crazy."

DIANE MURRAY and her co-workers jogged north a few blocks before she realized she was still holding the photo of the boy she had been admiring before the planes hit.

She found a phone in a restaurant and called her mother, Jean Murray, administrator of a small hospital in New Jersey. Mrs. Murray had watched the towers burn and collapse on TV while she marshaled her staff for an expected rush of patients. "I love you, I love you, I love you," she told Diane. Diane gave instructions for getting eight-year-old Diana home from school and hung up.

Ms. Murray limped into Baldini, a shoe store on Park Avenue South. Her feet were killing her. "I can't believe I got down 92 floors in these heels," she said. She and her co-workers allowed themselves a chuckle.

Ms. Murray tried on three pair of shoes before choosing black sneakers for \$43. She put her heels in the shopping bag with the picture of the boy.

A POLICE OFFICER stopped Lou Barbella at Houston Street, about a mile from the wreckage. "You don't understand," Lou said. "My brother's in there." The officer suggested checking St. Vincent's. The hospital had a short list of the injured, but it had no Barbella.

So Lou and his wife trudged to Cabrini Medical Center, then to the Hospital for Joint Diseases, then back to St. Vincent's. Each hospital teemed with people looking for loved ones. Stretchers were lined up and ready, but empty. "Louie, I don't understand," Claudina said. "If there are 50,000 people in the World Trade Center, how come it's not like `ER'?"

Back at their midtown hotel room, they ordered crab cakes and a turkey wrap, but Lou wouldn't eat. "My brother's not comfortable, my brother's not eating," he said. After midnight, they visited more hospitals, recognizing other bedraggled searchers from earlier. They bought toothbrushes and toothpaste, and returned to the hotel at 3:30 a.m.

AROUND THE SAME TIME, Anita DeBlase returned home from searching hospitals, sat down at her kitchen table and lit a Pall Mall. She rummaged through photos of the son she had given birth to when she was just 16 years old. She began writing a prayer. "We tried to find you, but that was not to be," she wrote. "So we cried and cried as you can see . . ."

The next morning, Mrs. DeBlase met her daughter-in-law, who came with handwritten posters of Jimmy DeBlase. "MISSING," it said, over a picture of him in a Yankees T-shirt. "Six foot -- 295 lbs . . ." Anita coaxed a police officer into giving her a ride to the attack site by pretending that Mayor Rudolph Giuliani was expecting her. When the mayor pulled up, Mrs. DeBlase pushed through the crowd and ran toward him. "Please," she said, "my son is in that rubble." He held her hands. Cameras captured the moment, to be beamed countless times around the world.

LOU BARBELLA SPENT much of Wednesday trying to get his brother's photograph on TV. An army of relatives and friends had joined the search, some phoning out-of-town hospitals, some with Lou in the city. Still, he wanted to cast a wider net.

He buttonholed a reporter with the local Channel 11 news, but the reporter was tracking another family's search. He scored a radio interview on WINS, and all day friends heard his snippet about Jimmy being the kind of guy who wouldn't leave a burning building.

At Bellevue Hospital, he approached the local Fox channel's Penny Crone, his favorite TV news reporter. Ms. Crone told Lou she might interview him live at 5. He planted himself outside her news truck for two hours, clutching a fresh "missing" flier showing Jimmy at a family wedding, elbows on a table by a drink, chin on his knuckles. "Last seen . . . going upstairs," the flier said.

Lou hoped for a substantive interview. But when Ms. Crone stepped before the camera just before going live, scores of other searchers swarmed round.

"This is Lou Barbella," Ms. Crone said. "Who are you looking for?"

"I'm looking for my brother, Jimmy," he said, shoving the flier in front of the camera just before it swiveled to the next searcher.

AFTER LEAVING Mayor Giuliani on Sept. 12, Anita DeBlase headed to the armory that the city had hastily converted into a family assistance center. At the section devoted to DNA, she left her son Jimmy's toothbrush and hairbrush, and some of her own saliva.

The volunteers collecting samples told her it could take up to six months to connect the DNA to her son. She kept asking herself, "Was he crushed? Did he jump?" She conjured an image of her son dying quickly. Smoke would have knocked him out, she told herself, so he would have been dead by the time the building collapsed.

One by one, she talked through the scenario with Jimmy's three sons. "I want your father to come home," she told 13-year-old Joseph in her gravelly voice. "But if he doesn't, I just want to know he didn't suffer." Eight-year-old James told her, "Daddy better come home soon. I have a basketball game." Seventeen-year-old Nicholas refused to talk about it.

TWO BLISTERS BURNED on Lou Barbella's right foot, so on Thursday the 13th he left his ratty sneakers untied. He was still wearing the gray T-shirt and dungaree shorts he had put on Tuesday morning.

After hitting more hospitals and taping up fliers, he and Claudina went to a Foot Locker for new clothes. A call came from JoAnn Barbella, Jimmy's oldest child. The Red Cross had contacted the family about a victim at Chelsea Hospital named Joe Barbera whose description matched Jimmy's. "They're not sure, maybe the name's wrong," JoAnn said.

The couple bolted from the store and told their story to three dust-covered cops in a cruiser. Get in, the cops said. There's no Chelsea Hospital in New York, so the officers blared the sirens and raced a dozen blocks to Chelsea Pier on the Hudson, which had been set up as a victim-aid and triage center. "Look at this jerk. Get out of the way!" the driver yelled at an unyielding motorist.

Inside the roofed pier, scores of volunteers milled about, offering missing-persons advice to family members, therapy to anyone looking sad and food to everyone. But there were no patients. Lou and Claudina returned again to St. Vincent's, which has a Chelsea Clinic, and discovered that a Joseph Barbera had been treated there and released. Jimmy was still missing.

The next day, Friday, the couple went to confession. "If he's gone," the priest told Lou, "he's in a place so glorious he doesn't want to come back." For penance, Lou attended the wake of a fire chaplain killed in the attacks.

AS ANITA DeBLASE WALKED in her Knickerbocker Village neighborhood that Friday, a woman stopped her and asked, "Any good news?"

"No," Mrs. DeBlase said.

"Day by day," the woman told her, shaking her head and looking down.

Later, Mrs. DeBlase said, "I want to buy a shirt that says, 'Don't bother me.' Everybody is full of advice. They're beating the s--- out of me."

LATE THAT NIGHT, Diane Murray sat in her Newark home reading from Psalm 91: "Though a thousand fall at your side, ten thousand at your right side, near you it shall not come . . ."

Outside, a thunderstorm cracked and boomed. She walked to her front door and stood with her Bible in one hand and a phone in the other, wondering if she should wake Diana and leave. Was that really thunder? Or the sound of bombs exploding? She felt relieved when she saw a lightning bolt tear through the sky.

LOU BARBELLA abandoned his search on Saturday, Sept. 15. He didn't want to, but the injured lists had stopped growing. He told Claudina he felt he had let down the family: "I didn't do what I said I was going to do."

They took a subway to Queens, where Lou had left his car on Tuesday. Then they went to Long Island, where they visited Jimmy's wife and attended Mass with his elderly parents. That evening, at his parents' home, Lou said something to his sister Ruth Ann at once ordinary and remarkable: "Hi, Ruth. How are you doing?"

The siblings had had a falling out two years ago. No one recalls the cause, but the two had stopped communicating. The rift had upset the family, especially their mother and Jimmy. Ruth knew the greeting ended the spat.

At breakfast on Sunday, Lou recounted his five-day odyssey for Ruth and the others, and they laughed as in old times.

DIANE MURRAY TURNED 30 that day. She attended the 11 a.m. service at Franklin St. John's United Methodist Church in Newark. The Rev. Moses Flomo asked for people to "testify" about the trade center disaster. Ms. Murray had never been much for public speaking, but today she stood up.

She faced the congregation, packed into rows of wooden pews in the red-brick church where she had been baptized. Through tears, she said she believed God had sent her Aon colleagues, Messrs. Webster and Sanchez -- her "Peter and Paul" -- to lead her away from the building. The congregants clapped and shouted out "Amen!" and "Praise the Lord!" Outside, they hugged her and told her how glad they were to have her alive.

SEVEN DAYS AFTER her husband's phone line went dead, Miriam Biegeleisen stood in synagogue on Rosh Hashanah murmuring a prayer about God and fate: "How many will pass from the earth and how many will be created. Who will live and who will die . . . Who by water and who by fire."

By tradition, she and her family would have begun their shiva, the weeklong mourning period for her husband, the day after his death. But no body had been found, and the Biegeleisens for days had held on to hope that Shimmy was alive. Now Shimmy's father decided that they were ready to mourn. Before they could, it had to be established that Mrs. Biegeleisen wasn't an agunah.

In Jewish law, an agunah is a woman who is separated from her husband and cannot remarry, either because he won't grant her a divorce or because it isn't known whether he is alive or dead. With no trace of a body, a rabbinic court must rule whether death can be assumed.

Minutes after Rosh Hashanah ended, Mr. Biegeleisen's father phoned Efraim Fishel Hershkowitz in Brooklyn. The 76-year-old rabbi said he would convene with two other rabbis to decide the case at once. He asked that the men who had spoken to Mr. Biegeleisen on the day he disappeared come to the rabbi's home. He also wanted a tape of the 911 call.

THE THRONG on the sidewalk outside the Hotel Employees and Restaurant Employees Local 100 union hall on Tuesday, Sept. 18, hugged and cried and talked in Spanish and Mandarin, Arabic and Cantonese. This was the first meeting for Windows on the World employees and families of the missing. Seventy-nine workers had been at the restaurant. Not one made it out.

John Haynes approached, his sunglasses, as always, perched on his head. A waiter rushed over to hug him. "Oh my God, you weren't in," he said. Others came up to embrace the 43-year-old cook and shake his hand. Because Mr. Haynes worked the breakfast shift, they had figured he was gone.

Up walked Hector Lopez, another Windows employee. "I thought about you, man," Mr. Lopez said. "I'm so glad you weren't there." Mr. Haynes nodded. Then Mr. Lopez said, "But Moises was covering for you, man."

"Yeah," Mr. Haynes said.

Mr. Haynes wouldn't have had Sept. 11 off if it weren't for a fight **Moises Rivas** had picked a year before.

The cooks had worked together for six months, feeding the Windows staff while joking about women. Mr. Haynes liked to use his broken Spanish with the Ecuadoran Mr. Rivas, who humored him by calling him "Papi Chulo," or ladies' man.

They backed each other up, so one couldn't get a day off unless the other was on duty. Because Mr. Haynes had more seniority, he worked Monday through Friday. Mr. Rivas worked weekends, with random weekdays off.

One day, Mr. Rivas approached Mr. Haynes. "You know I need some weekends for my music, man," Mr. Rivas said. Cooking was fine for paying bills, but Mr. Rivas envisioned himself as the next Ricky Martin.

Mr. Haynes glared down at Mr. Rivas, barely five feet tall, with a ponytail and earrings. Where did "Chef Shorty," as Mr. Haynes called him, get off making demands? "When they hired me here, they told me I'd have weekends off," Mr. Haynes said. "You're the new guy."

Mr. Rivas took his complaint to management. Mr. Haynes stewed in silence, replacing his "kitchen Spanish" with curt nods. Early one morning, Mr. Rivas went to Mr. Haynes again. "I don't like to see my brother like this," he said. Mr. Haynes decided to let the grudge go, and the two started talking again.

A few weeks later, word came from management that starting the next week, the two cooks would alternate weekends.

So a week after the attacks, Mr. Haynes sat amid 300 people at the union hall, listening to an official read a list of the names of people who had been "found," and the particulars of their funerals. The room filled with the sounds of weeping.

Mr. Haynes stared straight ahead, stone-faced. He hadn't cried since the attacks.

ANITA DeBLASE HEARD later that day that a neighbor's son, also a Cantor Fitzgerald employee, had been found. Her own son Jimmy remained among the missing. "How could 6,000 disintegrate into ash and one come out intact? What makes them so special?" she said. "I'd have to open the coffin and see with my own eyes before I believe they found any bodies."

THREE RABBIS and six of Shimmy Biegeleisen's friends gathered at the home of Rabbi Hershkowitz on Thursday, Sept. 20. It was the Fast of Gedalia, so the men sat down at the dining-room table with empty stomachs. The rabbis wore the long ear-locks, long black coats and wide-brim velvet hats of their European predecessors.

One of them opened a copy of the Yiddish newspaper Blat to a sequence of photographs of the towers' end. In Yiddish, the rabbis discussed various logistics of the case: the floors the planes hit, how and when the buildings fell, the intensity of the fire, where Mr. Biegeleisen lay, what he said on the phone. They spoke with Mr. Biegeleisen's friends about the phone call -- and about Mr. Biegeleisen -- then asked them to wait outside.

The rabbis deliberated for 10 minutes. Caller-ID repeatedly placed Mr. Biegeleisen at his Fiduciary office. The building fell at the precise moment Mr. Biegeleisen screamed. Mr. Biegeleisen's relationship with the Belzer Rebbe attested to his character. They cited a case, in a 16th-century book of Jewish law, of a furnace of fire from which there is no escape. Mr. Biegeleisen's was just such a case, they said. His death could be assumed. Mrs. Biegeleisen was not an agunah. The mourning could begin.

One of the rabbis went to the Biegeleisen home. He took a razor from his pocket and made cuts in the clothing of the male mourners -- on the left for Mr. Biegeleisen's three sons, on the right for his brother and father. Mrs. Biegeleisen, standing by the kitchen, said, "Is the psak [ruling] final?" It was. "It's over," she thought. "Shimmy is not coming back."

ON THE EVENING of Saturday, Sept. 22, Diane Murray clicked through Aon's Web site while her mother and her daughter, Diana, watched. Her employer had assembled lists of missing, dead and surviving employees.

Ms. Murray pointed out some she knew. There was Donna Giordano, who had helped her get her job. And Jennifer Dorsey, a manager who was five months pregnant. And Richard Fraser, who was said to have carried Ms. Dorsey down a south tower stairwell. They were all missing. Stacey Mornan, whose nine-year-old nephew was in the photo that Ms. Murray carried out, was alive.

"Mommy, let me see your name on there," Diana said. Ms. Murray clicked on the survivor list to where it read, "Murray, Diane." Her mother, Jean, started to cry.

AN ORTHODOX JEWISH woman came to the Biegeleisen home on Sunday, Sept. 23, the fourth day of shiva. Mrs. Biegeleisen, following Jewish law, sat on a low, hard chair. She didn't know the woman visitor, who said, "My husband was also there." Mrs. Biegeleisen understood that the woman had not yet been allowed to mourn. She was as yet an *agunah*.

For Mrs. Biegeleisen, knowing that she could remarry was hardly a comfort. "It's not something I'm thinking of," she said, her covered hair and engagement ring evidence of her 20 years of marriage. "When you live with only one person, it's all you know."

ANITA DeBLASE and her son Anthony took his silver BMW to Stamford, Conn., the next day, for the funeral of her neighbor's son. Anthony had been calling his mother frequently to retell his experience of the attacks, in which 60 of his co-workers at EuroBrokers died. Anthony and others who escaped were now telling the company that they didn't want to return to Manhattan, and that if they had to do so, they didn't want to be above the second floor.

On the way to the funeral, Mrs. DeBlase reached into a pocket filled with Tylenol and popped one. Her other pocket was filled with Valium, she said, "in case someone gets hysterical."

At the cemetery, she cornered a pallbearer who happened to be a friend of her son Jimmy from Cantor Fitzgerald. "Was there anything in that coffin?" she whispered. He shrugged. "You were carrying it. You know how heavy it should be. Was there anything in it?"

On their way home from the funeral, Mrs. DeBlase told Anthony she thought that the New York coroner's office was bluffing about finding bodies to make itself look good and comfort families. "I'm convinced there was only a wallet in the coffin," she said.

Anthony turned up a Beatles CD and sang along: "Nothing's gonna change my world."

AT 7 A.M. on Sept. 26, John Haynes stood in line outside the assistance center at Pier 94, where he planned to apply for financial aid. The sky was clear, just like the morning of the attacks.

He spotted Elizabeth, Mr. Rivas's wife, and kissed her on the cheek. She and Moises had met six years before at a beauty pageant in Queens. Moises was on stage with his guitar when he crooked a finger at the Latina in stiletto heels and curly hair dyed gold. They were married within a year. Today, the widow had come for financial aid, too, but also for her husband's death certificate. That didn't mean she had given up, she said. "I'm still waiting for Moises to call me."

The line snaked past a wall of posters of the missing, including many of Mr. Haynes's friends from Windows. As people stared at him, Mr. Haynes pointed at those he knew: Victor, who made the move from wardrobe to pastries; Manuel, who took care of Messrs. Haynes and Rivas's uniforms; "Moneybags" Howard from the Control Room.

"Where's Big Mo at?" he said, growing agitated as he searched for a poster of Mr. Rivas. He finally found it, the work of Elizabeth and Moises' brother. It exaggerated Moises' height as 5-foot-2.

Inside, the giant warehouse looked like a trade fair, with all sorts of lines and booths for unemployment and other assistance. A police officer checked Mr. Haynes's identification and his last Windows pay stub, then gave him a name tag that said, "Visitor."

At the Crime Victims Board booth, he got a card that said he would be interviewed four hours later, at 12:30. At the food-stamps line, he got a number -- 430 -- but no indication of how long he would have to wait. The Salvation Army told him to come back after he had exhausted everything else. At the Red Cross, they were too backed up to see anyone who hadn't put their name on a list the day before.

He called his wife, Deborah. She told him the bank had declined to give them the full \$12,000 they needed to buy the used minivan they wanted in case of another terrorist attack. "Why didn't they tell us before?" he said.

Passing by the food-stamps line, Mr. Haynes ran into Elizabeth Rivas for the third time that day. "Every time I turn around, I see her," he murmured, nodding at her.

Five hours after his 12:30 appointment, the Crime Victims Board called his name. The woman told him he would get a check for two weeks' pay -- \$976 -- in 30 minutes. Two more hours passed. There was a huge backup, the Crime Victims woman said. Plus, the computer wasn't working. At 10:45, nearly 16 hours after he had arrived, Mr. Haynes got his check and went home.

ANITA DeBLASE and her husband were arguing. It was Thursday, Sept. 27, and he said he wanted to wear casual clothes to his son's service. He sat on their gold velour couch reading a pamphlet titled "How to make \$10,000 a day for 30 days." Anita wanted him to wear his black suit to the funeral.

"This isn't a wedding," he said. "Why should I wear a suit?"

"Because it's your son," she said.

She fished out the white shirt that had sat in its original plastic wrapping in a drawer for years.

"No, no, no," he said.

She laid her black-wool pantsuit on her bed. Her husband called her into the living room. Channel 2 news was playing "God Bless America," and there was Mrs. DeBlase on the screen, running up to Mayor Giuliani.

AN AON MANAGER called Diane Murray the next day. The manager said Aon expected Ms. Murray back at work the following Monday, Oct. 1, at temporary quarters in midtown Manhattan.

Ms. Murray told her she wouldn't be coming back just yet. The Aon manager asked if Ms. Murray planned to resign. No, Ms. Murray said. She planned to go on worker's compensation until her injured ankle and wrist had healed.

Ms. Murray wasn't certain she ever would return to work. She had skipped Aon's memorial service at St. Patrick's Cathedral because she was too afraid to go to New York. She wanted to work out of Aon's Parsippany, N.J., office, or from home with a laptop.

On Saturday, Ms. Murray's daughter, Diana, asked if she and her mother and grandmother would still be attending "The Lion King" on Broadway in November. Ms. Murray had spent \$160 on three tickets.

Of course they were going, Ms. Murray said.

"Are you coming?" Diana asked.

"Yeah, I'm coming," Ms. Murray said. She hoped she would be able to scare up the courage to go back to New York by then.

ANITA DeBLASE GOT her hair done for son Jimmy's memorial service that Saturday in Manalapan, N.J. It was her first appearance in a church since the attacks. After attending Mass every Sunday of her life, she had stopped.

More than 1,000 people attended the service. Her husband wore his suit. The program for the service showed a photograph of Jimmy in a tomato-red jacket, microphone in hand, hamming it up at a friend's karaoke dinner party. Mrs. DeBlase stood up and read the prayer she had written about her son. "It is unbelievable," she recited, "that we will never feel your dynamic personality, never hear your melodious laughter or see your handsome face."

She sat down and, as the organ played a requiem, turned to a friend, crying. "This can't be for my son," Mrs. DeBlase said. "I don't even have a body. I don't know what this is. It's not a death. It's a disintegration, an abolishment."

JOHN HAYNES ARRIVED two hours early for the Windows on the World memorial at the Cathedral of St. John the Divine on Monday, Oct. 1. He busied himself by placing candles on the more than 1,000 chairs filling the church. Then he sat in the first seat in the second row.

Elizabeth Rivas sat down diagonally across the aisle. She cried throughout the two-hour service.

The program listed in italic script the names of all 79 Windows workers. At the same instant, Mr. Haynes and Mrs. Rivas picked up their programs and began scrolling through the list. Their fingers each found Mr. Rivas's name at the same time, in the third row, sixth name from the top.

At the end of the service, Juan Colon, the union organizer who had called Mr. Haynes at home on the morning of the attacks, recited the names of the missing: Stephen Adams. Sophia Buruwa Addo. Doris Eng. Blanca Morocho. Leonel Morocho. Victor Paz-Gutierrez. Alejo Perez. John F. Puckett.

As Mr. Colon inched closer to the R's, Mrs. Rivas started shaking her head. "No, no, no," she said.

Mr. Haynes looked at Elizabeth Rivas. He felt certain that she was thinking: Why couldn't it have been him instead of Moises at the restaurant that day?

"Moises N. Rivas," Mr. Colon said.

Mr. Haynes stiffened in his chair, exhaled and said quietly, "Mo."

ON OCT. 3, Anita DeBlase accompanied her son's widow to Pier 94 to apply for a death certificate, food stamps and counseling services. She was distracted by a call from her son Anthony, crying at his desk at Eurobrokers. He said he couldn't go through with the day's work. He revealed, too, that he had seen a man get decapitated in the south tower. "You should be here, too, getting help," she told him.

Mrs. DeBlase headed home along Central Park South, past the horse-drawn carriages. "How nice it would be to think of nothing but riding around the park in a carriage right now," she said. "When's my turn going to come? When am I going to start having a happy life?"

At home, she called the Foxwoods resort in Ledyard, Conn. For her 62nd birthday on Oct. 6, she and some friends had made reservations and paid deposits to go there and play bingo. She told the casino representative, "I lost my son, and I'd like to get a refund."

SHIMMY BIEGELEISEN'S FAMILY had almost finished mourning him when the phone rang. On the line was the Belzer Rebbe, Issachar Dov Rokeach, calling from Jerusalem.

Mr. Biegeleisen's wife, five children, parents, brother and sister scurried upstairs to a closed room. They encircled a phone and put it on speaker. The 53-year-old Rebbe spoke quietly in Yiddish. He asked for the men and boys, one by one, and recited to each the Hebrew verse traditionally spoken to mourners: "May the Omnipresent console you among the other mourners of Zion and Jerusalem."

Finished, the Rebbe said, "There are no words." A dial tone reverberated in the room as the family echoed him, over and over: "There are no words. There are no words. There are no words."

#### NOTES:

##### --- Moises Rivas:

Handwritten note to Mr. Rivas: reconstructed by Windows on the World banquet chef Ali Hizam from notes written to himself in his notebook.  
Mr. Rivas's clothing, phone call: interviews with wife, Elizabeth Rivas, and her daughter-in-law, Linda Barragan, who saw him leave home and who later talked to him on the phone.

James Barbella:

"Have a nice day" page: his boss, Louis Menno, received the same message.

Chatting on train with friend: interview with Roy Placet.

South tower activities: interviews with Mr. Menno and co-workers David Bobbitt and Raymond Simonetti.

Looking at plaza and making the sign of the cross: interview with Mr. Bobbitt.

North tower activities: interviews with fire-alarm technicians John DePaulis, Anthony Isernia and Lewis Sanders.

Radio saying the building might collapse: interviews with Messrs.

DePaulis and Isernia.

James DeBlase:

Phone conversation with his wife, Marion: interview with Marion DeBlase.

Shimmy Biegeleisen:

Stopping to rummage through his briefcase and failure to make it to the stairs in time: interview with Debra Caristi, project manager at Fiduciary Trust, who witnessed this.

Clothing, phone calls from WTC office: interviews with Ms. Caristi, Miriam Biegeleisen and friends, including Dovid Langer, Jack Edelstein, Gary Gelbfish and David Schick, who were on the phone with Mr. Biegeleisen.

Walking past three cubicles to the water cooler, wetting cloth, walking back to his desk and lying down: interviews with colleague Pat Ortiz, who knew layout of the office, and Messrs. Gelbfish and Langer.

Diane Murray:

Shoe shopping: \$43 price from Baldini credit-card receipt.

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