



Absorbing the Impact

9.11.2001

By Anne Richardson

JAMES GARDINER, 94, was working in his office a few blocks from the World Trade Center on Sept. 11 when the explosions came, followed by the order to evacuate. “We got out, but we got caught in the big storm of ashes and smoke. We put handkerchiefs over our noses and went out. There was this white fog of powdered concrete everywhere. We didn’t know what direction we were going in; you couldn’t even see street signs. When I came to a subway station on Wall Street that I recognized, I turned east to get away from it as much as I could.”

Behind him, the building he had called “the best mountain in New York,” the one he loved to climb, had collapsed into a smoky rubble that would burn for weeks.

Gardiner worked in Two World Trade Center for 10 years, until his New York State Insurance Department office moved to a less spectacular building in the mid-1980s. He climbed the tower about three dozen times, usually with a few colleagues. The last time was on his 86th birth-

day, when, as usual, he took the stairs all the way up, and down, its 110 floors. But in the wake of the 1993 terrorist bombing a month later, security was tightened and the climbs were forbidden.

Now, eight years later, two new terrorist attacks had taken thousands of lives at the World Trade Center, although Gardiner didn’t know that yet. Struggling out of the concrete fog, the nation’s oldest practicing actuary walked to his apartment on 16th Street, about three-and-a-half miles from Ground Zero. Three-and-a-half miles from his mountain, which no one would ever climb again.



SPENCER PLATT/GETTY IMAGES

CORI UCCELLO, senior health fellow at the American Academy of Actuaries and consultant at the Urban Institute, was sitting in an Urban Institute office in downtown Washington, complaining to a colleague that she couldn’t find a dress to wear to a friend’s upcoming wedding. Another colleague walked by and asked

if they knew what had happened in New York. They plugged in a TV and learned that Manhattan wasn't the only target that morning: just a couple of miles away, another hijacker had crashed an airliner into the Pentagon.

"And then people didn't know what to do," recalled Uccello. "Should we stay? Should we go? Where are we safe? It was kind of a subdued chaos—and you're still not really realizing this is happening." Adding to the confusion was a sudden barrage of rumors and news spreading through the streets and the airwaves: The White House had been evacuated (true); the Old Executive Office Building was on fire (rumor); a car bomb had gone off at the State Department (rumor); all government buildings were being evacuated (true); there had been an explosion at the Capitol (rumor); the Metro had been shut down (rumor).

She started walking home, crossing the Potomac into suburban Virginia. "As you walked across Key Bridge, you saw the Pentagon smoking," she said. "I was looking at it, and it was still hard to believe."

Joel Sitrin, deputy chief actuary of the Defense Department, couldn't believe it either.

He was on a conference call in his seventh-floor office in a Rosslyn, Va., office building, about a mile upriver of the Pentagon. "Someone on the call said, 'I just heard they attacked the Pentagon and the World Trade Center.' I thought he was joking. I thought it was kind of a strange joke. I looked out the window and saw the smoke. It was surreal—even though you were seeing it with your own eyes. Very quickly, I started thinking about my wife [who works near the Capitol], and I started thinking about the people we work with in the Pentagon."

Later, Sitrin found out that he knew two people who had been killed in the attacks. Uccello knew four—including a friend who would have been at the approaching wedding.

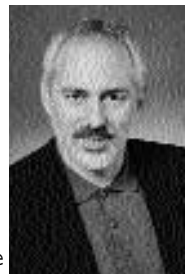
SEVERAL ACTUARIES interviewed for this article said they had known one of the people killed or injured in the attacks; several others said they had friends, family, or colleagues who had lost someone. Overall, however, actuaries seem to have been extremely lucky: Although the numbers remained preliminary when this article went to press, it appears that about 65 to 85 actuaries had work addresses in the World Trade Center, and the vast majority either weren't there when the planes hit, or, like Geoff Sandler, managed to get out in time. (See sidebar at right.)

"My understanding is that most of them were able to escape," said Robert Brown, president of the Society of Actuaries. And Pat Grannan, president of the Casualty Actuarial Society, said there were some "fortunate absences," noting that some World Trade Center actuaries had gone to New Orleans for the Casualty Loss Reserve Seminar.

But the grieving for the thousands of victims who died at the

Just Glad to Be Alive

The World Trade Center was the workplace of many financial professionals, including actuaries. On the day after the attacks, Geoffrey Sandler, the Academy's vice president for health issues, who is an assistant vice president and actuary at Empire BlueCross BlueShield, sent the following e-mail message to Holly Kwiatkowski, the Academy's health policy analyst. It is reprinted here with his permission.



I AM SENDING THIS NOTE to you to let you know that I got out of the World Trade Center yesterday, and that I am OK. Please forward it to whomever you think appropriate.

I was at work on the 31st floor of One World Trade Center when the first plane hit. We thought it was an earthquake until we saw the debris from higher floors falling past our windows.

We began evacuating down the stairwells, which began filling with a little smoke, within about two minutes. It was orderly, and no one panicked. We didn't find out the details of what was really going on until we were down on the ground. It took us about 25 minutes to get down. By then, the second plane had already hit Two World Trade Center. We knew then that it was a terrorist attack. This realization was nearly impossible to comprehend, in spite of the reality of what was happening all around us.

Police kept us moving away from the building. I was about 10 blocks away when the buildings collapsed. It was a long 45 minutes before I could get through on the phone to my wife, April, to let her know I was OK.

Everything you saw on television takes on an overwhelming sense of surrealism when you see it "up close and personal." The initial tremors, the smoke and water in the stairwells as we descended, seeing the buildings on fire with huge holes in their sides, seeing people jumping out of burning windows, watching even more incredulously as the two mammoth buildings that survived jetliners crashing into them came tumbling down in clouds of black smoke and gray dust.

While I can tell you what I saw, I really can't begin to describe the emotional impact. My strongest feeling at the time (actually, my second strongest after feeling relief for making it to the ground) was that so many things in all our lives were suddenly going to be different from now on. Right now, I'm just glad to be alive.

While we believe that my coworkers at Empire BlueCross BlueShield were all able to evacuate from our floors (17 through 31), we are all concerned for friends, neighbors, and fellow commuters who also worked in the World Trade Center complex. Our hearts



RICH LIPSKI//WASHINGTON POST

World Trade Center, and for their families, extended far beyond Ground Zero. And often, with that came a keen sense of perspective. "Many people have suffered way more than I have," said one actuary. "My kind of sadness just can't compare to their kind of profound grief. I'm very thankful that my family and closest friends are all safe."

Similarly, Bruce Schobel, corporate vice president and actuary for New York Life Insurance Co., said, "I know some people who work at the World Trade Center, and they all got out. I think to some extent I'm still in shock—but the biggest effect on me is very trivial compared to the 6,000 who died."

Several actuaries said that Sept. 11 had changed them—and other Americans as well.

"I think we are changed forever," said Pat Teufel, who was in New Orleans at a casualty seminar on Sept. 11. "I remember where I was when John Kennedy was assassinated, and I will

always remember where I was when this event occurred."

Teufel, a principal for KPMG LLP in Hartford, Conn., said that, for her, "this event has reinforced the vulnerability of life and brought that to the forefront. ...I hope that, in our grief, we don't stop living."

Dan McCarthy, president-elect of the American Academy of Actuaries and consulting actuary for Milliman USA in Manhattan, also said the attacks "sharpen your sensitivity to the things that are really important, family and friends. No question about it." And Ethan Kra, chief actuary-retirement for William Mercer Inc. in Manhattan, said he thinks "people have been given another perspective on life, on what's important." His son's fiancée climbed down 38 flights of stairs at the World Trade Center on Sept. 11, and made her way to safety.

Kra said the terrorist assaults also taught another lesson: "There's an element out there in the world that's fundamental-

Letter from the New World

BY LINDA MALLON

IN THE DAYS AFTER THE SEPT. 11 ATTACKS, the sound of airplanes in the sky, once a part of everybody's background noise, became remarkable. First, in its absence. Now, several weeks later, in its presence. If you walk around downtown Washington and hear the sound of an airplane or helicopter overhead, you look up. And you are not alone. Everyone does. A little thing.

On my way to work the other day, I detoured across L Street to mail some letters I'd carried from home. I crossed the street, walked up to the spot where the familiar blue box always stood and then realized: It was gone. Completely gone. Not even four holes in the cement where it once stood. A little thing.

Nearly two weeks after the Sept. 11 attacks, I spent a warm Sunday afternoon at my daughter's Little League game. We were sitting on the grass in the park, enjoying the sounds of America at play: the crack of a bat, a dog barking as he chased a tennis ball, the click-clack-click of skateboarders trying out new moves on a nearby basketball court. Suddenly, out of a huge, white cumulus cloud floating serenely over this bucolic scene burst three F-16 fighter jets in formation, patrolling the skies above Washington. A little thing.

It is the accretion of these little things, coming on top of the thunderclap of horror, death, and destruction that rumbled across this country on Sept. 11, that has finally convinced me we are on a new footing with the world.

We can no longer pretend that these kind of things occur elsewhere but not here. We can no longer ignore other countries and cultures and expect they will ignore us. We can no longer assume we will always be safe.

And yet, it is also little things that mark our path and give us hope as we tentatively move forward into new terrain.

Little things like the blossoming of flags. You see them



fluttering from car antennas, hastily taped to the windows of stores and homes, pinned crookedly to the back of a child's soccer jersey. In my neighborhood, there is an immense one strung high across a street by cooperating neighbors using the stately oak trees that frame their yards.

Little things like the tacit kindness we find among strangers. Letting another car in front of you on the commute home. Giving up a seat on the subway. On Sept. 11, employees at the Academy were told to leave the building shortly after the attack on the Pentagon. In shock from the news, anxious to get home to my children, I stepped into an elevator containing a passenger I'd never seen before. Normally, we would have said nothing to each other. But we both felt the need to comment on the terrible turn of events. As we reached the lobby, she turned and looked me in the eye, saying warmly, "You take care of yourself."

Little things like the growing refusal to let this horrible event stop the nation in its tracks. We will persevere. On Sept. 13, when mail delivery resumed in my neighborhood, I received a decorated envelope. Inside was an invitation from a colleague to attend his daughter's bat mitzvah in December. My first reaction was chagrin that these lovely invitations, mailed in joy and celebration from the world before, were being received and opened in the world after. But my second reaction was gratitude for this reminder of the resilience of our connections to each other and to God, across faiths, across generations.

Little things.

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ly opposed to our way of life, and they don't play by our rule-book." Even in the rural Midwest, according to Jim Trefz, chief operating officer for extraordinary markets at Aegon USA in Cedar Rapids, Iowa, there's now a sense that "there's a possibility of direct action being taken against us." Trefz lives 20 miles from a nuclear power plant, and thinks it would be an easy target for sabotage or attack.

However, Trefz also said that Sept. 11 and its aftermath have given him "an awakened sense of patriotism, which surprised me. It made real for me the concept of what it means to be a hero—those people on the plane, the firemen and policemen in New York City—it's such a stunning thing to see people make those choices."

Even more important, he said, was his "realization of the power of beliefs. Beliefs really are what drive people. ...These terrorists are so driven by their beliefs, it creates in me a desire to examine what my own beliefs are and what they're leading me to do or not do."

Also in the Midwest, Steve Lehmann, a principal and consulting actuary for Miller Herbers Lehmann in Bloomington, Ill., said that in the wake of Sept. 11, "I think we all realize now, in a way we never did before, that we've got to do something about terrorism—and if we don't do it, who will?"

As Donna Novak sees it, "This country is a survivor, and everything is going to get back to normal maybe sooner than we think." Well, close to normal, anyway. Added Novak, a principal at MCC Enterprise Risk in Milwaukee: "It will be a slightly shifted normal—people are rethinking their priorities."

For McCarthy, normality may seem closer when he's able to look out his office window without seeing smoke rising from the ruins in lower Manhattan, about four miles away. Nearly three weeks after the attacks, the smoke was still there. "Every day I come in here," he said, "and every day I wonder if the smoke has stopped rising, and it hasn't yet. It's very sobering." 1

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OTHER REACTIONS

Visit CONTINGENCIES.ORG for more perspectives on the Sept. 11 disaster, including excerpts from interviews with actuaries quoted here. Also, read Contingencies Editor Steve Sullivan's reaction to the terrorist attacks in the "Inside Track" column on page 4.

Remembering New York's Bravest

Going into a burning building is always dangerous business, as Walt Herrington knows from first-hand experience.

Herrington, an actuary with Southern Farm Bureau Life in Jackson, Ms., recently retired after nearly 14 years as a volunteer firefighter in the nearby suburb of Brandon. And that connection to the more than 200 New York City firefighters who were killed in the terrorist attack on the World Trade Center Sept. 11 brought the full extent of the tragedy home to him.

"I still have enough fireman in me to say I wish I could have been there to help out," says Herrington. "When I hear a siren, I still get the urge to respond. It's something that was drilled into me for 14 years, and I'm sure it'll last for at least another 14."

Though Herrington never had to face anything as massive as the World Trade Center attacks, he understands the mindset of a firefighter. Going into a burning building is an act of courage, no matter how big the building.

"Sometimes as an actuary you distance yourself from things," Herrington says. "When you work with mortality tables, you kind of lose touch with the fact that these numbers represent people. For firemen, it's much more immediate. You work with people and you work with peo-



PETER MORGAN/REUTERS

ple's lives. That's a person you're trying to drag out of that building, a person you're doing CPR on. It's not a number."

Herrington maintains that each and every firefighter who was lost Sept. 11 knew perfectly well what he was getting into, and did it willingly. Which makes their heroism even more moving.

"One of the things you study, even as a volunteer fireman, is building construction," he says. "How buildings are made, how they react when they're stressed with fire. Noncombustible buildings, metal buildings, are real popular. They're not going to burn. But if you start a fire in a metal building, within five minutes that building can be on the ground. Because the heat buildup causes the steel to lose its structural integrity.

"Those buildings were basically steel shells. Just looking at them and at those fires, I may not know when they would collapse, but it would certainly be in my mind. And nobody forced them to go in. Any fireman goes into a fire with the knowledge that something could happen."

But the enormity of what happened Sept. 11 is something Herrington, like many of us, is still trying to grasp.

"I've washed up blood and given CPR and comforted people who are crying," he says. "I've dealt with tragedy,