

Day of Remembrance

September 28, 2002

BOOK
OF
MEMORIES

*A tribute to the
South Asians and
Indo-Caribbeans
who were lost on
September 11, 2001*

*South Asian
Council for Social
Services (SACSS)*

Introduction

This Book of Memories is a tribute from the South Asian Council for Social Services (SACSS) to those who were lost on September 11, 2001. The South Asian community, including Indo-Caribbeans, was one of the hardest hit and the past year has been a very painful time for the families of the victims. By reliving the tragedy, the anniversary has brought anew the sorrow.

Our tribute includes the profiles of forty people who hailed from India, Bangladesh, Guyana and Pakistan. This vibrant group led successful, fulfilling lives, loved by all around them. Even as we mourn them, The Book of Memories is a grateful celebration of their lives and their legacies of love, acts of kindness and concern for others, and even the little things about them that bring a smile to those they loved.

SACSS has been working with the families of most of these victims. The courage and grace with which the families have handled the shock and grief of the past year impresses us.

The South Asian Council for Social Services (SACSS) was created in May 2000 with a mission to plan, provide, and support a continuum of services that address the social service needs of the under-served South Asian community. Since last September, our main focus has been relief work for families affected by 9-11. We set out to assist the families of direct victims, those who lost jobs or businesses and those who were victims of racial bias or hate crimes. The families of the direct victims are the largest group with whom the council has been working.

We South Asians, as a community, do not tend to seek emotional support or counseling. A culturally sensitive and language-based approach is, therefore, essential to reach out to South Asians in need. SACSS has endeavored to provide such support during the last year through a committed team of volunteers made up of social workers, attorneys, caseworkers, academics and many others.

SACSS began its relief work with a grant from International Service Society - A Humanitarian Service of Vaishnava Center for Enlightenment of Michigan. Several organizations have helped us in our work: Some like the Citizens' Committee of New York through financial assistance and others, such as Asian Americans for Equality (AAFE) and Community Resource Exchange (CRE), through their technical assistance programs. The collaboration of and referrals from sister organizations that have been working towards the same goals have been very helpful.

The Asian American Federation of New York (AAFNY) funded the publication of this tribute. South Asian Journalists' Association (SAJA) provided invaluable assistance in disseminating information about the project.

SACSS will continue to work with the families of the victims. A generous grant from the Robin Hood Relief Fund will support our efforts.

Our thoughts are with the victims' families and we wish them continued strength in the future.

Sudha Acharya, President, SACSS



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Acknowledgements

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Ches Wajda designed the cover

Riya Santosh Katpakaeril and Veda Gundanna collected the photographs.

Dear Friends:

It is an honor to welcome everyone gathered for a "Day of Remembrance" of the South Asian Council for Social Services in honor of the tragedy of September 11th. I send my sincerest condolences to the families and friends of the innocent victims on your loss and hope today's event will bring you comfort and strength.


A little over a year ago, on a clear morning, New Yorkers started their daily routines—at home, at work, and at school. But at 8:46 a.m. on September 11th, that serenity was shattered by a devastating and despicable attack on the World Trade Center, an act of terror that took the lives of more than twenty-eight hundred innocent people from New York, the United States and countries throughout the world.

We will never forget the courage and bravery of our firefighters, police officers, emergency workers and all those who sacrificed their lives on that tragic day. We all felt the shock and outrage, the aching loss of so many of our friends and loved ones, the painful realization that we were now living on the front lines of a war, and the comprehension that our very way of life was under assault.

During our darkest moments, the countless acts of kindness, humanity and solidarity from every corner of the globe were a source of comfort and strength for all New Yorkers. Although we remain saddened by the tremendous loss we suffered, we are a stronger City than we were a year ago – determined to rebuild, resolute to defend the liberty and freedoms that sustain our City and our Nation. New York's indomitable spirit stands in sharp contrast to the cowardice of the terrorists who had no regard for human life or human dignity. On that terrible day, all of our lives were changed but one year later we are more united than ever.

We will never forget those we lost; we will rebuild a city that is worthy of their memory; and we will ensure that New York City continues to be a beacon of freedom and opportunity for people all over the world.

Sincerely,


Michael R. Bloomberg
Mayor

A letter from mom

Swarna Chalasani, affectionately called Minny by her family, was one of the victims of the September 11 terrorists. She had presented her mother, Lakshmi, a diary for Mother's Day. In it she wrote her daughter a letter looking back at the family's year without her.

Dear Minny,

A year ago you were talking to me over the telephone. It looks like it happened only yesterday. You asked me about so many things, as usual the conversation veered back to your concern for me. I may be selfish in missing your concern. Beyond that, way down below the exterior, is that attachment, so hard to break. "Why don't you think through mummy," you used to say. Now that your voice is no longer there, I'm like a boat without a rudder, and beginning to perceive the world as an illusion.

Daddy has been collecting every scrap of writing and pictures to document your life for progeny. He believes your life has a role in the making of history.

Sujana is missing you at every instance, your memories are striking afresh her still open wounds. She is crying, and fighting for the causes you stood for. Sandhya, you know, is containing herself with silent tears. She struggles with the thought that she never had the opportunity to do all the things an older sister should.

Babulu, a dazed witness to the event that day, is grappling with pain by outstretching himself in guarding your dignity. He is lavishing his time, energy, mind and money to honor you in every possible way. Nani, Divya and Praveen are soothing us, comforting us, and cementing themselves to the family.

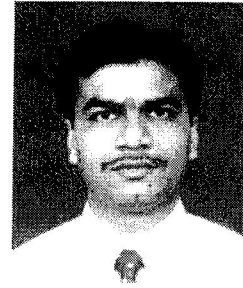
The words inscribed, under your picture in the hall, tell us that nothing of value is lost. Here below are the words comforting us and making us see the world as never before.

*"The soul is neither born nor dies,
After having been, never ceases to be,
This unborn, Immortal and Eternal soul
is not slain, when the body is slain."*

Bhagavad Gita, Chapter 2, Verse 20

God bless you Minny,
With love,
Mom

September 21, 2002



**Alok
Agarwal**

His colleagues at Cantor Fitzgerald remember him as much for his dedication to hard work as they do for his ability to remain calm even in difficult and stressful times. In eulogies at the company's web site, they fondly remember his affable personality, his patience and the ever-present smile on his face.

Alok came to the United States about five years ago with his wife, Shafali, and son, Ankush, and settled down in Kendall Park, New Jersey. Alok went to work as senior programmer-analyst at eSpeed, a division of Cantor Fitzgerald while Shafali settled down to her role as a homemaker.

When the tragedy struck, Shafali, who was away in India visiting his parents, underwent the trauma of seeing the destruction on television. Shafali is still trying to come to grips with the events of that momentous day and wondering how best to cope with the loss of her husband on whom, as she confesses, her "whole life depended."



Mukul K. Agarwala

"If only he could have waited 48 hours to start his new position."

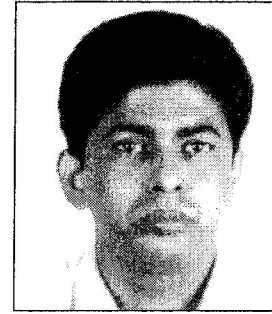
A relative

A research analyst, Mukul had started an Internet company in San Diego, which he closed early 2001 and returned to the East Coast to start his new job at Fiduciary Trust on the eve of September 11, 2001. His friends and family are left wishing he had waited a couple of days.

For his grieving wife Rhea Shome, no memory is more piercing than the recollections of Mukul's loving and generous nature and his concern for anyone in distress. Rhea remembers how he had once reached out to help an abused domestic worker in Hong Kong. Rhea and Mukul were married in December 1999 in San Diego and she remembers their happy times together.

His enthusiasm was matched by his enthusiasm for life. He loved watching old movies, snowboarding and the study of history.

Unable to bear his grief, Mukul's father died of a heart attack a month after his son.



Shabbir Ahmed

Shabbir had worked at many of New York's top restaurants, but Windows on the World was his favorite.

His son Tanbir, 16, recalls that the management and customers at that restaurant always treated him nicely and politely. That was one of the reasons he stayed at the restaurant for 11 years. He was also driven by the knowledge that what he earned there would help him achieve his ambition of seeing all his three children graduate from college. His oldest child, a 19-year-old, is already at Brooklyn College.

One of Shabbir's hobbies was fishing and it often took him to Gerritsen Creek and Sheepshead Bay. The fishing trips reminded him of his childhood in Bangladesh. He also maintained a backyard vegetable garden in Marine Park, Brooklyn.

Shabbir, who came here from Bangladesh in 1981, is survived by his wife, Jeba, and their three children Salma, Tanbir and Nadia.



Mohammed Sadeque Ali

Mohammed was a newspaper vendor who worked in the Trade Center area. He lived in Jackson Heights.

He is survived by his wife, Momtaz.



Swarna Chalasani

"She was so genuine-hearted, the nicest person. She never had anything bad to say about anyone."

Pragya Gupta

Swarna means gold in Hindi. But her family called her Minny because she was the smallest and the cutest of the three sisters in her family. And that had its perks: Whether it be eating desert before dinner or going on a run through Central Park at midnight, Swarna usually had her way.

But beneath it was a deep, caring, committed person. She actively volunteered to help others in her community and was a member of Sakhi, a South Asian support group for battered women. She recently became certified in pranic healing, a religious and medicinal therapeutic process, which she used to help people through the organization.

Her social consciousness went beyond America's borders. Just before the tragedy, Swarna began circulating a petition, which gave details about the plight of Afghan women under Taliban rule. She also donated money to schools for mentally retarded children in Bangalore and sponsored two children in Africa.

Swarna, 33, worked on the 94th Floor of the World Trade Center as a corporate vice president for Fiduciary Trust and lived in Jersey City, New Jersey. She is survived by her parents, Lakshmi and Nageswararao, sisters, Sujana and Sandhya, and brother, Rao.



Abul K. Chowdhury

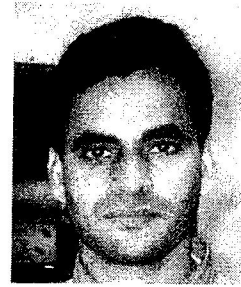
"My wife and I have performed hajj (pilgrimage to Mecca) on his insistence ... [He is a] son [who] has left his father indebted to him."

A.K.M. Chowdhury

Abul K. Chowdhury called a relative on his cell phone at 8:55 a.m., 10 minutes after a hijacked jet hit the North Tower. "Something has hit the building. I am going down," he said as he ran down from his Canton Fitzgerald office on the 103rd. That was the last his family heard from him.

Abul, 30, was the fourth of the six children of A.K.M. Chowdhury, a former Deputy Director of the Bangladesh Ministry of Foreign Affairs. Abul, who came here in 1988, received a degree in computer studies from a Staten Island college. He joined Cantor Fitzgerald in 1997 and was soon made a senior financial analyst. After the promotion, Abul started going to work much earlier than usual. His father, A. K. M. Chowdhury, told reporters, "If he had gone to office at 9 a.m. like his other colleagues he might have survived."

Abul's last conversation with his parents was on September 7. They were making plans for his wedding and his parents were supposed to come to the U.S. in October for it. Ten days after the tragedy, his father told a reporter he was still hoping for something "miraculous -- nothing is impossible for Almighty Allah."



Mohammad Salahuddin Chowdhury

"We lost as much as anyone else lost in that building."

Masud Qurashy, a relative

Mohammed, a waiter at Windows On The World restaurant on the 106th floor of the World Trade Center, switched to the morning shift on September 11, 2001, because he wanted to be with his wife, Baraheen Ashrafi (Sudipta), at the birth of their son expected later that day.

But their son, Farqad Saad, was born after September 11.

Mohammed was from the hilly, tea-producing area of Sylhet in Bangladesh. The youngest of five sisters and two brothers, he received a master's degree in applied physics and immigrated to the United States in 1987. After arriving here, he held many jobs, including driving a yellow cab and working in a lab. He also got a diploma in computers.

In 1992, Mohammed married Baraheen Ashrafi, the daughter of a Bangladeshi judge. They also had a daughter, five-year-old Fahina.

Baraheen Ashrafi's cousin describes Mohammed as "very helping, mild mannered, so giving."



Anette Dataram

"A nice person, always in a happy mood and never angry at anything."

Anil Harilal

The oldest of three children, Anette, 25, had always managed to quietly pursue her goals while handling family responsibilities. She excelled at her studies as a young girl growing up in Guyana and, after her family moved to New York in 1993, she graduated with an accounting degree from the Borough of Manhattan Community College. One of her goals was to get a master's degree in accounting.

Anette's job as an accountant at Windows on the World brought her close to her two loves - numbers and food.

"She was a hell of a chef," says Anette's brother, Robert, 21. "Everything she cooked was so unique." She enjoyed reading cooking magazines and Danielle Steele novels and liked to watch romantic movies, he said. Her stepfather, Madan Rajkumar, remembers Anette as a good girl who loved school, friends and cooking.

Anette was engaged to marry Anil Harilal, 26, a neighbor on the same block and her boyfriend of three years. They had gotten engaged over dinner at Windows on the World in May 2001.



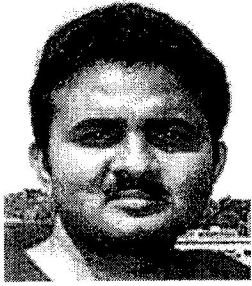
Syed Abdul Fatha

Syed liked his job at the World Trade Center in part because of the mosque two blocks away where he, a devout Muslim, could take his lunch every day and pray.

A customer service associate for Pitney Bowes on the 101st floor of 2 World Trade Center, Fatha was born and raised in Bangalore. He came to the United States in 1995, leaving behind an ex-wife and six children, whom he hoped to bring to the United States when he received his U.S. citizenship.

Here, after another failed marriage, one day he met at Penn Station Nauza Umarally, the woman with whom he was to spend the rest of his life. He married Umurally, a Guyanese Muslim of Indian descent, under Islamic law in 1998. Her two sons became like his own, and they shared a contented life, infused by their shared faith, in Newark, New Jersey.

His calm exterior belied his complex personal history; he had found his peace through the practice of Islam. Fifty-four years old, the bearded Syed loved children, was kind to the elderly, and is remembered as a helpful co-worker



Kiran Kumar Reddy Gopu

*"I am just going on with the hope that he is still alive
and we will get him back sometime."*

Deepa Gopu

When Deepa Gopu got an internship at Texas Instruments last year, her older brother, Kiran, 25, never told her how proud he was. But he did share his happiness with all his friends -- something Deepa found out only after September 11, 2001. "Anyone whom he knew, they would know about me," said Deepa.

Born a year apart, Deepa and Kiran were inseparable. "He was always my best friend," she said. "He was the person whom I could share everything with."

A native of Andhra Pradesh, Kiran Kumar Reddy Gopu received his master's in computer science from the University of Bridgeport in Bridgeport, Connecticut, before beginning a job as a software engineer at Marsh & McLennan in August 2001.

A week before he began his job, Kiran, some friends, a cousin and Deepa went on a trip to Niagara Falls. On the way back, Kiran affectionately held his sister's hand. It is one of Deepa's most cherished memories of him.



Babita Guman

*"Babita's spirit will always live through her daughters. This
I know because she raised them to be exactly like her."*

Deodat Guman

Deodat Guman proudly wears on his back a tattoo of his wife, Babita. "It's my way of immortalizing her," he says.

Babita, 33, who came to the U.S. from Guyana in 1983, was a computer technician at Fiduciary Trust International. She gave her utmost to all aspects of her life: Not only did she take care of the children, Christina, 8, and Melissa, 6, and do most of the household tasks, she also took graduate courses in computer science at Pace University. She wanted to eventually become a teacher.

"[Babita] was a soft, gentle, warm-hearted intellectual who was always willing to help others, and she did this just by her sweet smile," Deodat said.



Nezam Hafiz

"Every time I saw my brother, whether it was early in the morning or late at night, he would be smiling. I don't think I have ever seen my brother angry."

Sharon Adam

Nezam Hafiz had a ready smile that would win anyone over. The 32 year-old claims analyst for Marsh & McLennan was a celebrity in his Queens neighborhood and in the Caribbean emigré press. A talented cricket player from his childhood in Guyana, Nezam was the captain of the American Cricket Society.

Friends remember Nezam's confidence, his likable manner and his flair for fashion. Shazad Bakhsh recalled his friend as being "a little bit of a shopaholic" and "a very fashionable guy." Sister Debbie Ally remembers how her brother always "lived for the moment. He had a certain strut, a certain bounce". Ever confident, Nezam "used to say 'tomorrow would provide for itself.'"



Prem Nath Jerath

"Sometimes we get angry that he sacrificed his life. But I don't think I would have liked him to run away from that sick person."

Meena Jerath

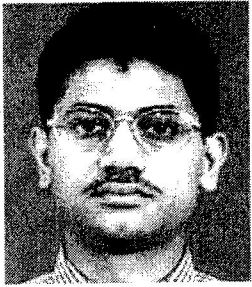
Prem gave his own life trying to help an injured colleague. His family and friends say it was just like him to stay back and assist the co-worker after the terrorists had struck the World Trade Center, where he worked on the 82nd floor.

In the 1993 bombing of the World Trade Center, he had also helped a woman walk down thirty flights of stairs to safety

And as a structural engineer for the Port Authority of New York and New Jersey, which had once owned the World Trade Center, Prem believed in the structural integrity and strength of the Twin Towers.

Prem, 57, came to the United States from India in 1970. He and his wife, Meena, a certified public accountant, have a son, Neel, 22, who is a college junior.

At their home in Edison, Prem loved to barbecue for friends and family on the weekends. And when visitors poured in from India, he and his wife joined them on tours of major attractions in the U.S. and Canada.



Shashikiran L. Kadaba

In his last message to his family, he wrote that he was looking forward to seeing an American autumn, and promised to send them pictures. "Everybody says that autumn will be very special," his family writes. "We are still waiting for the season and the pictures."

Sashi had long aspired to work in the World Trade Center, which he saw as a prestigious place. His dream came true when his job at Wipro, the Indian software giant, sent him there to work as a software consultant to Marsh & McLennon. Now, his family writes in Marsh & McLennon's online tribute, "Fate has swallowed him at WTC."

A native of Bangalore, India, Sashi lived in New Jersey. The youngest child of Lakshmikantha Kadaba and T.S. Nagarathna, Shashi, was much loved and known for his friendly and outgoing personality. He played cricket and tennis and was a fan of Indian cinema and music. He also enjoyed driving and biking.

He had planned to marry his fiancée, Pushpa Sreenath, 26, next summer. They had settled on an untraditionally frugal wedding, and intended to donate the money saved to orphanages in Bangalore.

A Sai Baba devotee, he carried the guru's picture and consecrated holy ash in his wallet.



Sarah Khan

"For the family it seems like Sarah went on a long trip and has not returned yet."

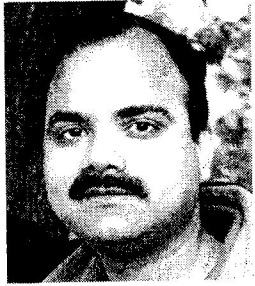
Brother-in-law Kevin Bajnauth

Sarah, 32, was remembered for many things, but "her pretty smile" stood out the most, says her husband, Nezam.

In 1992 she left Guyana to follow her husband who had moved to New York two years earlier. She worked as a cafeteria manager for Forte Food, which ran the Cantor Fitzgerald dining rooms on the 101st floor of 1 World Trade Center.

She loved going to the beach with her husband and their two daughters, aged 11 and 13, where they played volleyball and listened to music over a picnic lunch.

Along with her smile, her family and friends fondly recall her dark, sparkling eyes.



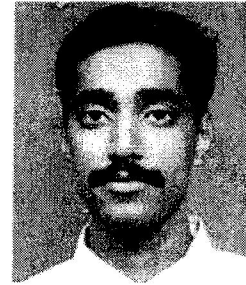
***Rajesh
Khandelwal***

Rajesh was always the first to stand in line for the scariest rides at theme parks. In fact, he loved heights. He told his wife, Shweta, that he loved to work on the 97th floor of the World Trade Center at Marsh and McLennan as a programmer because in moments of stress, if he looked out the window it would appear that he was on eye level with the clouds and this made him feel "absolutely fresh."

Because of his love of scary rides and heights, one of the first thoughts, that went through his wife Shweta's head as the September 11 tragedy unfolded, was that if he had fallen, he probably wouldn't have been afraid during his last moments.

Rajesh was an aeronautical engineer in Delhi and came to the United States more than a decade ago. He and Shweta married five years ago in India and together they had Shivam.

Shivam, nine months old at the time, is seen as an exact copy of his father. Although Rajesh never returned home to play with Shivam that evening as he had promised, Shweta still sees Rajesh reflected in Shivam everyday.



P. Hemanth Kumar

Hemanth, 26, was an engineer with Wipro, the Indian software giant, and was on assignment as a consultant to Marsh & McLennan at the World Trade Center.

A graduate of Mangalore University, he was a soft-spoken, popular Wipro representative known for his intelligence and commitment, as well as his honesty and humility.

In an online Marsh & McLennan tribute, his family describes him as a "puritan to the core."

A native of Bangalore, he was the son of P. Ananda and Kusuma, and was planning to get married soon. Besides his parents, he is survived by his sister, Seema, and his brother, Prashanth.



Ganesh Ladkat

"I'm on top of the world."

Ganesh Ladkat



Joseph Mathai

*"We will miss your laughter, Joseph.
You are always by our side."*

Mathai's family

Ganesh's dream was to work in the WTC towers and it came true when he joined Cantor Fitzgerald in June 2001 as a database administrator and computer technician on the 103rd floor. "I'm on top of the world," he would often tell his wife, Sonia Ganesh Ladkat. Ganesh's dream turned into a nightmare on September 11, 2002. He is among the missing and presumed dead.

Sonia and Ganesh, who had known each other for five years, married in December 2000 in Pune. They started their life together in Boston and then moved to New Jersey in June 2001.

She would often make his favorite dishes - kheer, shrimp curry and fruit cake. They'd watch movies and plan a future together. Now without him, life has become more difficult for Sonia - even simple things like cooking seem much harder without him at her side.

He taught people how to love intensely and to say sorry when they're wrong. His friends miss the calmness that he exuded, his humor, his helping nature, contagious affection and the long chats he shared with many of them about life, love and relationships.

It is a strange twist of fate that Joseph should have died at the very place where he took his wife, Teresa, on their first date.

Born in Trivandrum, he graduated with a degree in electrical engineering from Kerala University and received an MBA from Columbia University in 1976.

An assignment from Cambridge Technology Partners, Massachusetts, where he was a managing partner, took him to the World Trade Center on 9/11. Earlier, he had worked for Novell, Paine Webber, Merrill Lynch, and the New York Stock Exchange, where he developed a system to detect insider trading.

His friends will always remember him as a gentle person who was always around to encourage people and brighten up the atmosphere with his sense of humor. Mathai was also a voracious reader who subscribed to 20 magazines and one of his not-so-well known interests was astronomy.

Besides his wife, Teresa, whom Mathai had taken to the Windows of the World restaurant at the World Trade Center, Mathai also leaves behind a son, Robert; a daughter, Michelle; his mother, Aleyamma; and four brothers.



Shakila (Tumpa) Yasmin & Nurul Haque Miah

"Tumpa was a very lovable person who used to draw everyone close to her. She was also very self-confident, independent-minded and charming."

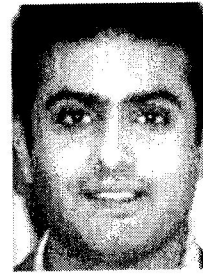
Shakila's aunt, Ishrat Ara Rahman

The couple worked for Marsh & McLennan, Shakila, 26, at the help desk and Nurul, 30, as the head of the audio-visual department. On September 11 she was on the 93rd floor and he was on the 96th.

After graduating from Siddeswari School in Bangladesh, Shakila immigrated to the US with her family and obtained a degree from Virginia Commonwealth University.

Nurul, was the oldest son of Afsaruddin Miah, whose family had also immigrated in the 1980s. Both their parents were good friends who had immigrated to the US in the 1980s and the couple was introduced to each other by their families and married on May 12, 2000.

For many months after the tragedy, the three older sisters of Shakila's mother held on to the hope that the missing couple would be found. They told reporters that their father Syed Nuruddin Ahmed had come back after he was missing for five years during the Second World War. "Maybe like him, she will come back to us," one of them said.



Rajesh Mirpuri

Rajesh was a dutiful son. The only child of his parents, he never lived too far from them.

Rajesh's parents recall how he surprised them on their 29th wedding anniversary by telling them he was in Hawaii but then showing up half an hour later outside their Englewood Cliffs, New Jersey, home.

Just 30 years old, he was a vice president of sales for Data Synapse on the 106th floor of the World Trade Center.

Rajesh had many dreams. While most of those for himself are unfulfilled, many of his friends realized theirs because of his friendship and affection. A close friend, Reshma Shamdasani, for example, found her future husband through Rajesh.

September 11, 2001, was Rajesh's first day back at work after being out sick. He showed up just before the first plane hit the World Trade Center.

Rajesh is survived by his parents.



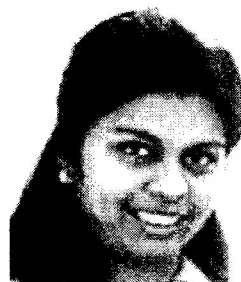
Manika Narula

"Always smiling," a woman whose presence was all too brief, but a blessing to those who knew and loved her.

Everyone who speaks of her seems to agree: Manika Narula was an angel on earth. Twenty years old, she was one of the World Trade Center's younger victims. She graduated in 2000 from SUNY Stony Brook, with a degree in economics, and immediately began working for Cantor Fitzgerald's Equity on the 101st floor of Tower One.

Her parents brought her as a year-old to Kings Park, New York, in 1979. A young woman of exceptional beauty and talent, she had even contested in the Miss New York pageant. She loved to sing, was active in student groups at Stony Brook.

Her trademark was her big smile, an "infectious" ray of sunshine. Her father, Baldev Narula, remembers that she "loved to dance" and that she was the life of every social gathering she attended. She was also religious, attending temple every Sunday



Deepa Pakkala

"She was the very model of an exceptional human being."

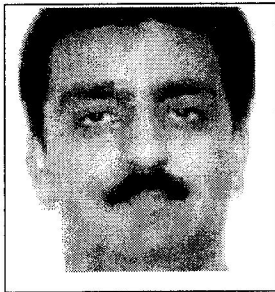
Friends and family

She was a woman who had it all: A good career, loving parents, a new home, and a wonderful marriage. She was 31 years old, attractive and bright, when her consulting job at Oracle brought her to Tower One of the World Trade Center on September 11, 2001. Always a diligent worker, she was at her desk early that morning, determined to impress her clients

She was born in India and was educated in Madras and then Bangalore, where she met her husband Sampath in December 1991. They were married the next month, on January 23, and a week later they arrived together in Washington, DC, where Sampath was already living. Their daughter Trisha was born on their ninth wedding anniversary. They recently bought a large house in Stewartsville, New Jersey, which she carefully maintained.

After the birth of Trisha, the couple thought about starting a home-based business to keep Deepa nearer to the family.

Her husband remembers her smile that "brought sunshine" to everyone around her.



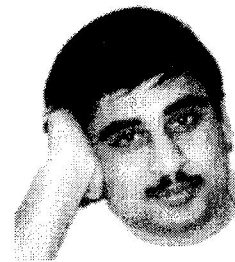
Vinod Parakat

Vinod's mother, Saraswathymenon, remembers him as a happy, carefree person. And colleagues at eSpeed on the 103rd Floor of the World Trade Center recall his ever-present smile.

Vinod was a big fan of Indian movies and dances and his wife, Jayasree Chambala, says he used to imitate some of the more flamboyant Indian dances.

The life of the 34-year-old computer programmer was filled with many happy moments in the days before September 11, 2001. He had recently been married in India and just weeks before the tragedy, he learned that he was going to be a father. The child, now born, is named Kripa.

He is also survived by a sister, Lisha Arunkumar, and a brother, Ajay Kumar.



Nitin Parandkar

"Every time I felt down, he would tell me to get up and go look for something [to do]. 'It's just a matter of confidence,' he would say. 'Anyone can get a job here if they really want.'"

Navnita Bharde

Nitin, 28, loved springing surprises. Navnita Bharde still remembers the evening her brother called to tell her he was in New Jersey. Just like that. It was August 26 1999 - Rakshabandhan, the day celebrating the fraternal bonds between brothers and sisters. She had known he was planning to move to America, but had no idea exactly when.

"We talked over the phone everyday," says Navnita, who lives in Jackson, Missouri, with her husband and two sons. What she remembers most about Nitin is how he always tried to cheer her up when she got frustrated about sitting at home doing nothing.

Nitin, who had joined Marsh & McLennan as a software consultant only four months before September 11, 2001, believed that strong ethics and hard work would bring him professional and personal success.

Friends remember Nitin as lively, energetic, confident and deeply religious. He loved New York (it reminded him of Mumbai), Hindi movies and Jennifer Lopez.



Dipti Patel

She will "tell you right in your face if she liked you or not. She would yell at you for something, but the next minute if you needed her, she'd do anything for you."

Vibuthi Patel

Dipti was a data systems engineer for Cantor Fitzgerald. She lived in New Hyde Park on Long Island with her parents, Kapila and Jayant, her sister Vibuthi and two nephews.

Dipti, 38, who came to the United States as a child, had never married.

Vibuthi said that although her sister was the type of person who never minced words, she was always ready to offer her unconditional help to her loved ones.

She took full care of her parents, sister and nephews. Her parents mourn their daughter each day and visit a temple regularly to help ease the pain.



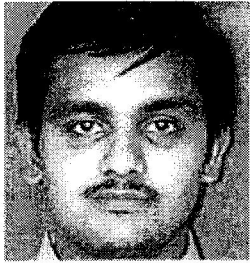
Valsa Raju

Perhaps the hardest task for Raju Thankachan is to answer his two children's incessant question, "Where is mom?" How does one explain to a 10-year-old and a 5-year-old that their mother, Valsa, became the victim of a rage she did nothing to incite?

It is all the more difficult because DNA testing identified only some of Valsa's bones, which were used in her burial.

Valsa came here in 1985 from her native Kerala and six years later married Raju. Her diverse roles as a wife, a mother and a professional filled her life. During the workday she gave her best to her job as a supervisor at the foreign exchange division of Carr Futures. The rest of her time was devoted to her family.

Her husband fondly remembers the joy with which she tended her garden and combed the stores for ways to decorate her home.



S. Shreyas Ranganath

Shreyas, 26, was a mischievous but intelligent boy who played the neighborhood cricket games as if they were international matches. As he grew older, however, he turned into a brilliant and focused student, spending hours poring over his books. But Shreyas never lost his sense of fun, his younger brother Rohith writes in an online tribute.

His mother recalls that he became very quiet, yet had a gift for understanding people. He was deeply compassionate. As a 16-year-old, when he heard of the Indian Army's need for blood, he lied about his age so he could donate blood.

He was born in Bhadravati, Karnataka, to Mr. and Mrs. D.S. Ranganath, but lived most of his life in Bangalore. A senior systems manager with Wipro, he was assigned to work with Marsh & McLennan and spent 16- to 18-hour days on the 97th floor of the World Trade Center.

His voice, while untrained, was beautiful, and he could often be seen wearing a Walkman and singing along to a song by the Irish band U2.

He ate his last dinner with his friends, Shashikiran Kadaba and Manoj Baalebail, the night before the attacks. It was a feast in honor of the birthday of Krishna. Kabada also became a victim of the terrorists. "It was a wonderful dinner we had," Baalebail told reporters. "I just don't want to think of it as his last."



Amenia Rasool

As a professional woman with four children, ages 8, 6, 3 and 10 months, Amenia had plenty to keep her busy all the time. The 33-year-old accountant for Marsh & McLennan would often be up at 5 in the morning to do the laundry before leaving her home in Queens for her job in the World Trade Center's North Tower.

Amenia's one chance to relax came at the end of the day. After she and husband, Sadiq had washed and fed the children, helped them with schoolwork and put them to bed, Amenia would find time to do her nails and catch up on tapes of her favorite soap operas.

Amenia and Sadiq had both immigrated to the United States from rural Guyana. Their parents had arranged their marriage according to Islamic tradition. "They were really, really happy," remembers Amenia's mother in law, Fahida Rasool.



Deepika Kumar Sattaluri

"I loved her for her wit and intelligence."

Narasimha Kumar Sattaluri

Diligence, sincerity, punctuality, preparedness. These admirable qualities defined Deepika but they all failed her that morning. She had a meeting at 9 at the World Trade Center on September 11, 2001. So after her prayers she left her New Jersey home a few minutes sooner than usual so she could get in early and be well prepared for the meeting.

Those few minutes now mean an eternity for those she loved.

The family she was devoted to - husband Narasimha; son Amish, now 8; brother Manish Rai; parents Chain Rai and Vijaya Lakshmi; parents-in-law S.P. Chari and S. Kusuma Kumari, - and a legion of relatives and friends - think about those extra minutes and grieve.

Deepika, her husband and son arrived in the U.S. in late July 2001. She was a chartered accountant and information systems auditor, having passed qualifying exams on the first attempt. She had worked for Ernst & Young and Coopers and Lybrand before joining WIPRO. After two years in Britain, she was assigned to Marsh & McLennan at the World Trade Center.



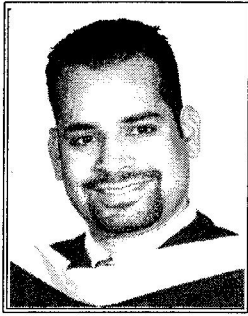
Jayesh Shah

Jayesh was a man of courage and strength, calm in the face of adversity. That same strength helped his family continue to celebrate the birthday of one of his daughters even as smoke billowed out of the World Trade Center rubble, taking with it their hopes that he might have survived. Jayesh had planned the party for his daughter and would not have wanted it to be called off on any account. And his family respected his wishes.

Born in Bombay, Jayesh came to the United States when he was six years old. He earned a degree in petroleum engineering from the University of Tulsa, and a master's degree in computer science. He then worked his way up the ladder to become the vice president of technology for Cantor Fitzgerald's eSpeed division. He worked on the 103rd floor of the World Trade when the tragedy struck. His body has not been found.

A keen sports enthusiast, he enjoyed the outdoors. All who came in contact with Jayesh were charmed by his joie de vivre and affable personality.

A resident of Edgewater, New Jersey, Jayesh had been happily married for 12 years. His indomitable spirit is his legacy to his wife, Jyothi, and their three children, Nikita, Sonia and Kevin, and brother, Niloy.



Khalid Shahid

"He was a perfect gentleman, a real nice kid. He enjoyed every minute of his life. He never wasted time."

Syed Shahid

At 25 Khalid had his life already mapped out. He and his high school sweetheart, Jamie Castro, planned to marry in March 2002 and were completing the construction of a new house in Mount Olive, New Jersey.

Intensely devoted to his family and fiancée, Khalid saw his planned marriage as the first step towards starting a loving, close-knit family of his own. "He was very family oriented and said he wanted to marry early so he could have the same type of family," Khalid's father, Syed remembers fondly.

Growing up in Union, New Jersey, Khalid was a sports enthusiast, playing soccer, baseball and tennis and still finding the time to be in his high school's marching band. After graduating with a degree in computer science from Montclair State University, Khalid went to work as a computer network administrator for Cantor Fitzgerald on the 103rd floor of the World Trade Center's north tower.

Jamie, and Khalid's parents, Syed and Leonor, take comfort in knowing that the man they all loved had lived a full and unselfish life, always giving of himself.



Mohammed Shajahan

"He liked living in this country. He liked the religious freedom, the generosity and the attitude of the people toward the foreigners. He used to say 'We come from all parts of the world, and we get a fair chance.' He appreciated that he was part of the American Dream."

Ruby Zigrino

Mohammed was the first in his family to immigrate to the United States. Born in 1960 in the Comilla district of Bangladesh, he came here in 1982. A Dhaka University science graduate, he studied computer science at Pace University. After working for various technology companies, he joined Marsh McLennan.

Once he was settled here, Mohammed helped two of his brothers migrate and get established here.

Shahjahan was closely affiliated with Jarahi Mosque in Rockland county, where his fellow congregants knew him as a devout Muslim and a firm believer in the Islamic concept of Zakaat (or alms giving).

Ruby Zigrino, a close relative of Mohammed, said he was planning to visit his village in Bangladesh very soon with his children to show them his home. "That was his dream," she said.



Neil Gautam Shastri

Neil, 25, who had been married just three months, really should not have been in his office that early at Cantor Fitzgerald on the 103rd floor of 1 World Trade Center. But he had gone in early to bring snacks for his co-workers.

The little - as well as the big - acts of caring defined life with him.

A graduate of Rutgers University, Neil was a technology consultant with Scient/IXL and was on assignment at Cantor Fitzgerald. The last his family heard from him was when he called his wife Kruti and told her about the smoke and how difficult it was to breathe.

Neil was the glue that bound family and friends close together. He was always the one to plan out the college football game, the barbecues, the night out in the city or the rafting trip. His disappearance has left a large hole in the closely-knit family, which also included his parents Gautam and Kiran, older brother Umang and his wife Shefali, and twin brother Jay.

Neil and Kruti had just moved into their own apartment in Manhattan, and she recalls, "We had friends in on a daily basis. He made sure everyone ate before him and was genuinely excited to be in the kitchen, making food for everyone."

When his father mentioned how much he liked Simon and Garfunkel, he found a CD left on the table with a note from Neil. And when Jay, a medical student needed a car, he gave him his old one.



Harshad Thatte

"We know we have lost Harshad forever, but destiny has decided it. Time is the best healer."

Colonel Shamrao Thatte

Take a look at Elina's face, and you will see her father, says Colonel Shamrao Thatte, her grandfather. Though she is only two, Elina "is already reciting nursery rhymes and her ABCD's," said the proud grandfather; her diligence reminds him of his only son Harshad, a senior consultant who was working on a project for Oracle Corporation at Marsh & McLennan.

Based in Atlanta, Harshad was on a short-term assignment at the world Trade center and would fly home to his wife, Pallavi, and Elina every weekend.

Growing up, Harshad lived all over India before moving to the U.S. "Harshad was very hard-working and had a sharp memory" said his father, "He was a good orator."

As a child his son was also accident-prone, recalled Shamrao with a laugh: "He would run down the steps and fall; quite often he fell into the gutter!" Through the past year, Colonel Thatte and his wife, Vijaya, have been channeling their grief into action. "Our main concern is resettling and restructuring the lives of our daughter-in-law and our granddaughter," said Colonel Thatte.



Anil Shivhari Umalkar

"I was very lucky to have you as a good thorough gentleman, helpful hubby, and responsible son and father. You are there in our life, in our heart forever; forever. Your lovely daughter Vomika is there to fulfill your dreams. Bless her, dear. Make her feel strong."

Priti Umalkar

Anil, a computer programmer for the eSpeed division of Cantor Fitzgerald, came to the United States 1999 from his hometown, Nagpur.

Anil considered his daughter, Vomika his greatest treasure, says his wife Priti, a zoologist. Ask how to spell her name and Anil would say "V" for victory, "O" for ocean, "M" for Mickey, "I" for ice cream, "K" for "kite" and "A" for America.

Vomika was a little over a year old on September 11. Her father dreamed that his daughter would someday obtain an advanced degree in the United States. That dream, says his wife, is what she now lives for.

Anil and his family lived in Hackensack, New Jersey. He was fond of jogging and was fast becoming a fan of American football in his limited spare time.



Sankara S. Velamuri

"He was a source of inspiration to people and a truly unforgettable person. Sure, he is in Heaven"

Vasanta Velamuri

Sankara called his wife Vasanta from the 86th floor of 2 World Trade Center to say he was all right, and that everyone was leaving the building. But in fact, he stayed behind to care for Dianne Gladstone and Yeshavant Tembe, two friends and coworkers who were seriously injured. That act of kindness cost him his life.

An auditor for the New York State Department of Taxation and Finance, Sankara was a native of Andhra Pradesh who lived in Avenel, New Jersey. He would have celebrated his 64th birthday on September 24, 2001.

A God-fearing person, he was devoted to his Hindu religion and Indian heritage.

Sankara's selflessness was no surprise to those who knew him. Vasanta remembers how her husband always opened his home to people who were down on their luck. "Blacks, whites, Indian people, if they don't have any job, if he came across anybody," he'd help them, she said.

She recalled what he frequently told her: "Do good to other people. If they need it, you have to go and do it. God will give the help."



Jupiter Yambem

"He was such a loving and gentle father, taking time out to coach [son] Santi's soccer team. He used to call him Chinglailakha or dragon tamer."

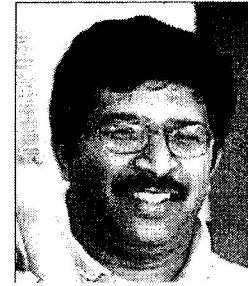
Nancy Yambem

Jupiter, 41, was the banquet manager at the Windows On the World. He was also a loving father and husband: "The gentlest man I ever knew," says wife Nancy.

Jupiter came to the United States 20 years ago, married a girl from Syracuse and lived in Beacon, New York, yet his heart was still in his homeland in distant Manipur. He kept his Indian citizenship and co-founded the North American Manipur Association to promote his culture. Two of his goals were to help his five-year old son Santi learn about his heritage and to build a bridge between the two vastly different cultures that he knew and loved.

For Nancy, Jupiter's memories are everywhere: From the closet full of expensive suits he wore to work, to the wedding ring that was recovered from his body four days after the attack and which she wears around her neck.

She and Santi traveled to Jupiter's home in Manipur and to Darjeeling, where he'd gone to school. They scattered his ashes over his old hiking trail along Tiger Hill. Jupiter Yambem is finally home.



Suresh Yanamadala

Suresh, a senior programmer and analyst for Marsh & McLennan Companies, was a man full of life. He brought to both his personal and professional lives enthusiasm and dedication, and a readiness to help everyone.

Suresh first came to the United States from India for graduate studies. In October 1999 his wife, Ajitha Vemulapalli, joined him in New Jersey. Ajitha recalls that he wouldn't tolerate negative talk about others and he was sensitive to the needs of others and an excellent listener.

Suresh was very important to Ajitha's sister's young daughter with whom he would play every day.

He loved sports and driving. But he was also an excellent cook. He was always learning new technologies for his work.

REMEMBER

When terror strikes so close to home,
The pain we feel is our very own,
The pain of loved ones gone away,
Ripped from our lives in just one day.
The tears we cry can't bring them back.
The sad thing is that's a fact.
" We must do something!" people cry.
To repay those who made them die.
What sick men with our blood and flesh,
Could cause thousands just to perish?
Did they just not understand?
Were they brought up in a strange land?
But can a soul truly believe,
That blood and death were meant to be.
We must move on but not forget,
The people that left us in death.

By *Matlika Nair*
12 years old

TRAGEDY

*In the early light of the day,
While the innocent were at play,
Madmen driven by anger and hate,
Unleashed this dreadful fate.
They stole many innocent lives.
Leaving so many families deprived.
But through the pain and the sorrow,
We will learn to face tomorrow,
And through all the spilled tears,
We will unite to conquer our fear
Our spirits will heal and mend
To put this tragedy to an end!*

Krystal ponce
12 years old

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