

Searching for Survivors • Helping Hands • Nourishment for Rescue Workers

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**citigroup**<sup>J</sup>

# CITIGROUPWORLD

A Publication by and for Citigroup Employees

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## Remembrance and Recovery



**“We draw strength  
from the fact that we  
are all in this together.”**

Sandy Weill, Chairman and CEO, Citigroup

Celebration of Life • Disaster Recovery Team Passes Ultimate Test • Citigroup Relief Fund

A MESSAGE FROM SANDY WEILL

## The Citigroup Community: A Source of Pride



Citigroup employees around the world responded in many ways to the attacks of September 11. Many gave blood, like those pictured above at Citigroup Center. Others helped search for survivors at Ground Zero. Thousands gave money to the Citigroup Relief Fund. And hundreds worked long, hours as part of the company's disaster recovery team. "We are inspired by the selflessness that surrounds us," said Sandy Weill.

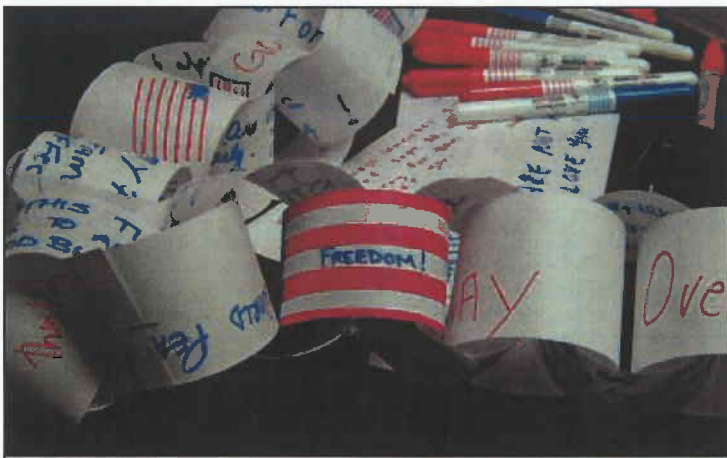
For the children of the victims, we established the Citigroup Relief Fund with an initial grant of \$15 million. So far, an additional \$2.6 million has been donated or pledged from customers, clients, employees and families, sent to us in amounts as small as a child's weekly allowance to multiple gifts of \$100,000. The total number of gifts now exceeds 5,500.

As for our business, Citigroup's disaster recovery team was a model of efficiency and collegiality as it worked tirelessly to keep the organization fully operational and serve our clients and shareholders. The effort of the DR team and the lessons it learned reinforced the importance of proper planning, and demonstrated how personally our people take the company and their colleagues.

We should be very proud of the countless acts of compassion from those among us, and of Citigroup employees who rushed to donate blood, assist aid workers, or lead volunteer efforts. Their sense of duty is further testament to our belief that we can make each community a better place because we are there.

At this time, more than any other in our company's history, we draw strength from the fact that we are truly "all in this together." We are inspired by the selflessness that surrounds us, and the commitment to our colleagues and company, as we move forward with our typical resolve.

This is the kind of spirit that makes me optimistic about the future and proud to be in business with you. Thanks again for all that you do to make your families, communities, and Citigroup strong. ■



### CHAIN OF HOPE

CitiMortgage employees in Missouri, Michigan and upstate New York created a Chain of Hope to share their wishes and feelings with co-workers in New York City. Written in red and blue, every thousand-plus link of the chain carried a message of support and inspiration.

In my lifetime, I have never seen a company so deeply affected by a crisis rise to overcome every challenge and do so with such selfless commitment. The manner in which our company has responded to the attacks of September 11 is a source of great pride for me that is shared by every member of senior management and the Board of Directors.

As you may know, the disaster touched us very personally. Six of our own remain among the missing, and several of our employees lost family members, friends, neighbors, and business associates. In total, people from more than 60 countries were lost, as well as hundreds of heroes who went to save them.

# 09.11.01

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**6**

The number of Citigroup employees lost or missing in the World Trade Center attack. (See story, page 3.)

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**343**

The number of New York City firefighters killed.

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**300**

The number of Citibank branch employees who staffed the company's 24/7 Wall Street relief station for rescue workers. (See story, page 4.)

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**30**

The number of e-Citi employees who participated in relief and rescue efforts organized by Holy Trinity Church on Manhattan's Upper West Side. (See story, page 4.)

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**16,000**

The number of Citigroup employees in lower Manhattan displaced by the disaster. (See story, page 6.)

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**2,500**

The number of Citigroup employees who lost their offices when 7 World Trade Center burned and collapsed. (See story, page 6.)

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**700**

The number of Citigroup employees relocated to the Rutherford, New Jersey, contingency site. (See story, page 6.)

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**3 & 24**

The number of Travelers' catastrophe response vans deployed to the disaster site, and the number of hours after the tragedy unfolded that it took to get two vans on site and operational in lower Manhattan. (See story, page 7.)

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**45**

In billions of U.S. dollars, the losses in property damage and human capital caused by the attack on the World Trade Center.

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**702**

In millions of U.S. dollars, the losses suffered by Citigroup as a result of the attacks.

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**17,600,000**

The amount in U.S. dollars raised by the Citigroup Relief Fund in its first month of operation. (See story, page 8.)

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**3**

The dollars contributed to the Fund from their allowance by two young brothers in California. (See story, page 8.)

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**120**

The U.S. dollars contributed to the Fund by four local Citigroup employees in Bangladesh. (See story, page 8.)

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**1**

The number of evenings it took CitiFinancial's Carole Ann Diggs to paint her house red, white and blue. (See story, page 7.)

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**7**

The age of Roseann Keller's search dog, Logan. (See story, page 5.)

## CITIGROUP EMPLOYEES

## Among the Lost or Missing



Andre Bonheur, Client Financial Analyst,  
Citibank, World Trade Center Branch.



Nicole Lindo, Citibank@Work Specialist,  
42nd and Madison Branch.



Richard Besco, Citibank@Work Specialist,  
42nd and Madison Branch.



Francisco Liriano, Citibank@Work Specialist,  
Lower Manhattan



Juan Lafont, Manager, Technology,  
Worldwide Securities Services.

## JOE ZUCCALA

## A Passion for Business, Stuffed Artichokes, and Music



Joe Zuccala.

Everyone who knew Joe Zuccala was struck by how straightforward and emotional he was.

"With Joe, you knew where you stood from the get-go," said his friend of 22 years, Bob Minutaglio. "He had no hidden agenda. What you saw was what you got. Joe couldn't go more than a minute without expressing his feelings."

To say Zuccala was well-liked would be a huge understatement. Widely loved is more like it. That love, tinged with a large dose of sadness, was on display at his memorial service at St. Patrick's Cathedral in midtown Manhattan. More than 1,500 people, family, friends and work colleagues, including those from Citigroup, cried

and laughed for an hour, grieving the loss of someone they cared deeply about and celebrating a life lived to the fullest.

And, full it was. From his childhood in New York to his stint in the United States Army in Korea and Kentucky to his successful banking career, Zuccala never rested. Or, at least not when he was expected to. "Despite being the most intense person I've ever met, Joe was capable of falling asleep anywhere, anytime. Once he did in the middle of a conversation," said Minutaglio.

Zuccala was a handful from the time he was a child, according to his mother, Josephine. She recalled his first day at kindergarten, when a neighbor with a daughter also starting school came by the Zuccala house, heartbroken and crying. "Don't you miss Joe?" the neighbor asked. "No, not at all," Ms. Zuccala replied. "It's the first time in five years I've had a moment of peace and can go to the beauty parlor."

On graduating in 1968 with a B.S. in Business Administration from the University of Dayton, Zuccala joined the Army. He quickly rose to First Lieutenant and Company Commander and was stationed in Korea. His fast rise in the military wouldn't have been a surprise to those who would eventually get to know him well.

"I hate to use the cliché, but it really fits Joe. He was a natural-born leader," said Citigroup colleague Bill Ruppert.

Zuccala earned his M.B.A. from Fordham University in 1972, while working as Bank Examiner for the Federal Reserve Bank of New York. In 1975, he joined Peat Marwick, Mitchell & Co., now KPMG.

Societe Generale was Zuccala's next stop, in 1978. He managed treasury, credit, money transfer, communications and administration operations for the U.S. division of France's leading international bank. From 1993 to 1995, Zuccala served as Chief Administrative Officer of Arab American Bank. In 1998, he joined Citigroup as head of Operations for citi f/i.

Zuccala was a perfectionist and a big-hearted guy, according to his Citigroup colleagues. Dave Minsker summed up how people at the bank felt about him: "Joe was an equal-opportunity critic. But, he also was the first to compliment somebody on a job well done or help out when it was needed. More than anything, however, Joe was a very kind individual."

Zuccala didn't take himself too seriously, according to John Elefante. "At every staff meeting, Joe had an egg timer to make sure people didn't go on too long, and a water gun in case they did."

Elefante remembers the time Zuccala dressed as a cheerleader at a product launch, pompoms and all. "Joe is the only person I know who could pull off something like that," he said.

He also was the most generous tipper his friends knew. "Joe often gave fifty percent tips," said Minutaglio. "I think he was willing to bankrupt us." According to Minsker, Zuccala was also famous for offering jobs to waiters. "Joe's attitude was that if waiters gave great service, then they should work for us."

Zuccala had his share of obsessions, quirky and otherwise, said to friends and co-workers. For example, all the neighborhood boys wanted him to be their father, in part because he was willing to teach them how to smoke cigars. In addition to his love of stogies, Zuccala wouldn't let a week go by without eating stuffed artichokes, and he had a deep affection for his dogs. He also loved to tell stories about his alleged accomplishments in basketball and squash, and he was blessed and cursed with a love of music. "He couldn't carry a tune if his life depended on it," said Minutaglio.

Despite his successful career and multiple hobbies, it was his role as father, husband, neighbor and friend that Zuccala will be best remembered.

"Joe was a very giving person," said his wife, Madeleine. "He was the first to reach out to protect and comfort anybody."

His daughters Jolaine, 23, and Kaylene, 21, will especially miss their father's inner strength.

"All of us always felt out of harm's way when Dad was around," said Kaylene. ■

## EMPLOYEES RESPOND

# Help and Support From Around the World

Across the United States—and the world, for that matter—Citigroup employees searched to find something they could do in response to the terrorist attacks on New York and Washington. Some gave blood, many wrote checks to the Citigroup Relief Fund (see story on page 8), and others, like Reemie Roseman and 29 of her e-Citi colleagues, participated in relief and rescue efforts.

The e-Citi team was part of a group of volunteers from Holy Trinity Church on Manhattan's Upper West Side. "It didn't feel right to be at home and not do anything when I knew we could help, somehow," said Roseman, who is on the church's young-adult group council and managed its volunteer relief effort. The Holy Trinity volunteers worked the entire week after the Trade Center catastrophe, unloading and distributing truckloads of supplies, cooking meals for rescue workers and raising money. They cooked 1,000 meals, unloaded nearly 100 truckloads of relief supplies, and were part of a drive that raised \$245,000 for the American Red Cross.

Masako Wada of e-Citi, who volunteered that weekend, was profoundly moved by the experience. "It was overwhelming to see so many acts of kindness, not only at Holy Trinity, but throughout the city," she said. "All out of the goodness of people's hearts."

In lower Manhattan, Citibank's Financial Center at 111 Wall Street was transformed into a relief center shortly after the disaster. Citigroup volunteers staffed the center, which provided food and water to rescue workers. "Being down there gave me a good feeling," said Citibank's Marisa Sarnelli. "I felt that what little I could do might make a difference." Marge Wagner, head of Citibanking North America, added: "It's a real testimony to Citigroup's spirit of community and family that so many of our people, including countless from EAB, volunteered."

Citigroup employees far from New York City responded with equal passion and compassion to the tragedy.

Travelers Insurance headquarters in Hartford, Connecticut, donated and sent nearly 300 boxes of nonperishable food and water to the disaster site. Citi Cards employees throughout the United States—among them Hagerstown, Maryland; Sioux Falls, South Dakota; and Jacksonville, Florida—collected clothes for relief workers. CitiMortgage employees in St. Louis, Missouri; Farmington Hills, Michigan; and upstate New York made a Chain of Hope to share their wishes and feelings with their co-workers in New York.

Around the world, thousands of Citigroup people stood in lines as long as several blocks long to donate blood. At Citigroup Center in midtown Manhattan, Pat Farcon, an Information Technology specialist, expressed the sentiments of many; "To give blood is the most immediate way I can help. When you consider what the people most directly affected by the tragedy endured, what's a few hours of my time?"



**Keeping the flow of information going.** Dozens of Citigroup employees volunteered to answer phones at disaster recovery sites and blood banks throughout the New York area.

In Latin America, Citigroup employees donated tens-of-thousands of dollars to the Citigroup Relief Fund and attended services honoring the victims of the terrorist attacks. Leading newspapers in Argentina, Ecuador and Uruguay published stories about the Fund. And in Chile, Jorge Wurth, Citigroup's Country Corporate Officer, took the lead in organizing a minute of silence at the Chilean Stock Exchange.

Michael Klein, co-head of Global Investment Banking, was in London on September 11. Like all senior managers, he initially focused on keeping the company up and running and dealt with the concerns of employees and customers. But Klein, an American who has spent the bulk of his career in New



Michael Froehls (e-Citi) helping to move supplies into delivery vans.

York, also wanted to do something to help the firefighters and other rescue workers in the States.

Back in New York on Saturday the 15th, Klein spent all day Sunday and two evenings that week with the Salvation Army's relief team at Ground Zero. Klein and his mates served food, helped pitch tents, and ferried water and tools to fireman and construction workers sifting through the wreckage. "I can't say enough about the spirit of community between the volunteers and rescue workers," Klein said. "New York was like a small village."

Acts of kindness both large and small came from all parts of the company. Wall Street rival Lehman Brothers, forced out of its World Financial Center offices, relocated some of its people to Citigroup's Park Avenue headquarters. CEO Sandy Weill responded with 450,000 square feet on seven floors to a request for office space from the head of Lehman. The gesture by Weill came even though Citigroup had more than 2,500 employees at 7 World Trade Center displaced by the disaster.

"The response of Citigroup employees was truly phenomenal," said Pam Flaherty, head of Global Community Relations. "In a moment of collective grief, instead of being immobilized, we were a company of doers."

"I am proud of the way our company has responded to the terrorist attack," added Weill. "All around the world, employees volunteered their time and resources to help the city and country recover." ■

## Not Strangers Anymore

Michael Totoro, a Salomon Smith Barney Information Technology team member at 7 WTC, received the following e-mail on September 12:

Dear Michael:

In the aftermath of yesterday's tragedy, many pieces of paper and burnt remnants from the Trade Center fell into my yard in Brooklyn. Among them was a piece of letterhead with your name on it. Even though I don't know you, I felt this urgent need to contact you to make sure you're OK. My family's prayers are with you and your colleagues. We hope you are safe. If you want to contact us, please do.

Sincerely,

Jennifer Brown

Totoro immediately got hold of Brown and conveyed his thanks, and the news that he and his co-workers were fine. ■

# Searching for Survivors



Roseann Keller and best friend Logan.

Immediately after the terrorist attack, the Federal Emergency Management Agency (FEMA) mobilized to help New York. By 11:30 a.m., FEMA member Roseann Keller of State College, Pennsylvania, had been called up as part of Pennsylvania Urban Search and Rescue Task Force 1. She packed her gear and her best friend Logan.

Keller and Logan, her German shepherd, worked eight days at Ground Zero. Then, NBC-TV brought them back to New York for an appearance on the morning "Today" show.

Here is the Salomon Smith Barney Vice President/Operations Manager's story about the unforgettable experience at the World Trade Center, and how she and Logan came to be there.

**S**erving at the World Trade Center site was the hardest and most rewarding thing I have ever done in my life. When I first saw the rubble, the piles of the towers, the whole area, I thought, This is my world, these are my people. I have stayed at the Millennium Hilton, shopped in, eaten in, and visited colleagues in, those towers.

It all seems unreal, like a dream. Everyone who has been there says that. Maybe it's a natural part of the denial phase of the critical incident stress response. It's hard to tell.

I have three German shepherds. Shelly, 11, is retired; Logan, my disaster-dog companion, is 7; and Dozer, 3, is an up-and-coming youngster. We got into search and rescue work about ten years ago, when I read about how the American Rescue Dog Association helped out in an earthquake in Armenia. My puppy Shelly loved to play hide-and-seek, so when I learned that was part of the dogs' training, I was hooked. I signed up for all kinds of "SAR" work—that's "search and rescue" in rescue language—and everything just snowballed from there.

About six years ago, Pennsylvania was refining its Urban Search and Rescue Task Force, one of 28 FEMA teams in the country. I was accepted as a K-9 (canine) handler, and Logan went on to become the second federally certified disaster dog in the state. Since then, I've become K-9 evaluator for the FEMA system.

I've been all over the country—Utah, Arizona, Massachusetts, Virginia—training, testing and evaluating. Each FEMA Urban Response team has 62 members, all from different facets of urban search and rescue: hazmat (hazardous materials), search, structural engineering, medical, and much more.

The four-team K-9 handlers and their dogs are a small component of the overall team. Every FEMA team in the country is identical in organization and "cache"—the items and tools they carry.

Nothing ever quite prepares you for facing the kind of devastation at the World Trade Center. It was like a scene from a bad movie. We worked 12-hour night shifts in our primary search sector. Our base of operation, or "BOO" as we called it, was in the ground floor of a neighboring building.

About 74 FEMA dogs have been brought to search Ground Zero with the task force teams. It is amazing to see these dogs at work, because they are so very effective in covering debris. They are specially trained for one objective: to use their extraordinary sense of smell to find live buried people. They learn to maneuver on treacherous surfaces by feeling carefully where they step. We handlers lead them to a spot, release them, and they sniff and search the area. They bark if they find someone.

Sadly, we searched day after day without much success. Human emotion, and the urgency and drive to search and find, was very high. We worked beside rescuers who had lost family and "brothers" from the Fire Department and the Police Department. Everyone was touched in some way.

The strength, appreciation and kindness of New Yorkers was tremendous, and the most heart-wrenching part was the thousands of victims who left behind family and friends who prayed and begged for a resolution, an answer in any form. I will never forget the "Thank You" and "God Bless America" signs and the writing in the dust.

As our team worked there, I was proud to tell people I worked for Salomon Smith Barney. My branch manager, Bob Hill, was always understanding whenever I called, voice cracking. Now I'm proud to say how supportive everyone has been since I got back to the office.

Logan seems happy to get the extra hugs I give her. She's still in training, waiting for her next assignment. ■



How did they stay so fresh looking? Almost 100 systems and securities staff, including these on the roof of 388 Greenwich, stayed behind for several days at the company's downtown offices. Sleeping on floors and eating whatever they could get their hands on, "the ones that never left," as they were affectionately known, kept the buildings safe and operational.

## Ground Zero at Zero Hour

**V**ijay Kidian, CitiDirect e-Business Product Manager, was working at 111 Wall Street when 1 WTC was struck by American Airlines Flight 11. Like most people, he initially thought it was a fire and went back to work. After the news spread that the second tower was hit, "I knew something much more serious was happening." Kidian immediately ran the quarter-mile from Wall and Water Streets to the West Street side of the still-standing WTC buildings to help rescue workers. "The scene was chaotic, with all sorts of uniformed people rushing about. I simply joined one of the rescue teams. As we got closer to the burning buildings, firefighters were going in as civilians were coming out," he said.

Just as his team was about to forge ahead, Kidian heard a deafening sound. "The firefighter next to me shouted, 'Oh, my God!'" The South Tower was collapsing. At first Kidian froze in fear. He quickly regained his composure and dived under a nearby fire truck to safety.

After "what seemed like an eternity, but probably was about 30 seconds," Kidian scrambled for cover in one of the nearby World Financial Center buildings. A few minutes later, Kidian, the firefighters, police and rescue workers in the building stepped back outside, but the air was too thick with dust to see anything. While they waited inside for the air to clear, the North Tower collapsed. "It was dark as night. After about 20 minutes, the air started to clear somewhat, so we ventured out," said Kidian.

What he saw next was surreal and unforgettable. "It looked like a bomb had been dropped. All around us were building materials, girders and steel beams, office debris such as desks and papers, and burnt-out emergency vehicles." Trying not to be distracted by the destruction, Kidian and rescue workers got to the task at hand: saving lives. "For the next hour or so, we found many people still alive," he recalled. Kidian found a man, two women and a family with a small child, and escorted them out of the immediate area to get medical attention. He came across an elderly woman who had miraculously survived. "She was uninjured, but too frail and in shock to walk." Kidian carried her several blocks to the Hudson River, where rescue boats were waiting.

For the next two days that Kidian was at Ground Zero, very few survivors were found, and hope was tested more and more as time went on. He helped search-and-rescue teams pick through debris, and ran food and water to them from mobile kitchens set up just outside the disaster zone.

Acrid dust and smoke burned his eyes and throat, but Kidian never considered leaving. "Every time I felt too exhausted to go on, I thought of the families waiting for news about a loved one," he said.

Although his boss, Charles Doran, head of CitiDirect, and other co-workers said he was incredibly brave and selfless, Kidian doesn't consider himself a hero. "What I did was a very small act of humanity, what any one of us at Citigroup would have done. The true heroes are the firefighters, police and rescue workers." ■

## DISASTER RECOVERY TEAM

## Passes the Ultimate Test



Bob Druskin.

Moments after American Airlines Flight 11 hit the World Trade Center's North Tower, Bob Druskin, Citigroup's Chief Operations and Technology Officer, got a call from Frank Bisignano, the Corporate and Investment Bank's Chief Administrative Officer. The call was short and to the point. The two agreed that something very serious had happened, and they quickly set in motion a series of actions involving Citigroup employees across the world in every Citigroup business.

First and foremost was the immediate evacuation of 16,000 employees from lower Manhattan, followed by the activation of emergency backup locations in Rutherford, New Jersey, Midtown Manhattan and Stamford, Connecticut. Employees in Europe and Asia supporting the disaster recovery team were put on alert.

On May 11, Global Corporate and Investment Bank employees had simulated a full shutdown of

their offices in New York at 388 and 390 Greenwich and a switch to a backup facility across the Hudson River in Rutherford. Little did the people involved in that dry run realize that in exactly four months, what they learned would be put to the test, and what a test it would be.

Disaster recovery drills have been held for years, in part because they are legally mandated. But for Citigroup, while complying with the law is important, the drills are about much more than that. They reflect the company's commitment to protecting employees and client assets as well as respect for the corporation's vital role in the international financial system. In fact, much of the framework for Citigroup's Disaster Recovery Plan was developed and tested in anticipation of the Y2K millennium bug.

On September 11, Citigroup employees were working in several buildings spread out over lower Manhattan. The largest contingents were at 388 and 390 Greenwich (10,000) and 7 WTC (2,500), which collapsed late that afternoon. Hundreds of employees worked nearby at 111 Wall Street, 250 West Street and 125 Broad Street.

Bob Druskin described the decision to evacuate employees in the minutes before the second plane's impact: "At the time, we didn't know if it was an accident or part of an attack, but we knew it was dangerous, and we wanted our people out."

Amid blankets of the dust and ash caused by the collapse of the first tower, and the second tower soon thereafter, and the sea of people streaming from the area, hundreds of Citigroup employees earmarked to work on disaster recovery—including business heads, support staff and technologists—made their way to locations in the tri-state region.

Eighty systems and security people stayed behind at 388 and 390 Greenwich (and at 111 Wall Street) to keep vital data systems running and the buildings protected. "Those people never left," said John Donnelly, head of Human Resources for the Global Corporate and Investment Bank. "They slept here—many on the floor—showered in the gym, and ate whatever they could get their hands on. They kept our operations running without regard for their own safety." Said Bisignano: "Because of them, we were able to keep our buildings and communications running and do business the day after the disaster."

Data at 388 and 390 Greenwich was backed up in real-time and transferred to facilities in Rutherford, where teams from network, voice, and data services worked day and night to set up hundreds of extra computers, phones, and the systems they run on.

Among the first on the scene in Rutherford was Luis Guerreiro, Disaster Recovery Program Manager. "It went very smoothly. By Tuesday night, contingency locations were fully operational. By Wednesday morning, employees from lower Manhattan were relocated at desks at the backup sites."

In addition to overseeing disaster recovery in Rutherford, Guerreiro ran disaster recovery global conference calls throughout the crisis, at first as many as six times a day.

Everything from transportation and logistics to opening clear channels of communication for employees and clients was coordinated, planned and executed from the calls, organized, efficient and devoid of ego. "Every employee from the top down was affected equally by this tragedy, and every employee responded with a shared sense of responsibility," said Druskin.

The calls started out with each business representative stating his or her needs. The many requests



Several of Citigroup's lower Manhattan offices were in the Twin Towers' shadow, including 7 WTC (which later collapsed) and 388 Greenwich (above). Within minutes after the first airplane hit, Citigroup began evacuating its 16,000 employees in the area.

quickly attended to included work space and capacity on data and voice lines, to make up for those housed in vendors' buildings damaged in the attacks.

Druskin observed the unprecedented cooperation. "There was never a question of 'This is your responsibility, this is my responsibility.' It's been: 'What can we do to help each other?' I can't say enough about the attitude and the cooperative spirit of the people at Citigroup." Guerreiro agreed: "Throughout the crisis, I never heard a single person say, 'That's not my job.'"

In the days following the attack, Citigroup's facilities in lower Manhattan reopened one by one. And by September 21, all but those destroyed were fully operational, and it was clear Citigroup had weathered a storm of unprecedented scope.

Citigroup Chairman and CEO Sandy Weill said in a broadcast to employees on September 18: "I just feel terrible about the lives that have been disrupted by this, including those of the friends and families of our people who died in the tragedy. But, what happened afterward is a miracle of dedication and caring.

"I'm so proud of our people for what they were able to do," Weill continued. "First, in thinking about how we should have backup facilities in case there was a problem, and then in utilizing the facilities and sacrificing to keep our company in great shape." ■



A fireman at Ground Zero (with 388 Greenwich in background) during a ceremony honoring his fallen comrades.

09.11.01

- 8:45 a.m.** American Airlines Flight 11 crashes into 1 WTC.
- 8:50 a.m.** Evacuation of 7 WTC begins.
- 9:03 a.m.** United Airlines Flight 175 crashes into 2 WTC.
- 9:05 a.m.** Evacuation of 7 WTC continues.
- 9:15 a.m.** Citigroup's other sites in lower Manhattan begin to evacuate. More than 16,000 employees make their way out of the area.
- 9:50 a.m.** 1 WTC collapses.
- 9:52 a.m.** 7 WTC on fire.
- 10:29 a.m.** 2 WTC collapses. Dust, smoke, gray ash and debris covers lower Manhattan.
- 10:30 a.m.** Citigroup's disaster recovery teams make their way to Rutherford and other disaster recovery sites.
- 5:25 p.m.** 7 WTC collapses.

