

I was scheduled to attend a Financial Applications XML Conference on 9/13/01 starting at 8:30AM EDT on the 55<sup>th</sup> Floor of 1 World Trade Center. Only two days in time separated me from observer to possible victim. But the risk of the observer was still substantial. Fortunately for me, I sat in the lobby of the Millennium Hotel awaiting my friend Hal for breakfast. We were late and decided to meet in the Millennium rather than at the Windows on the World. At 8:45, after the first Boom-Boom heard from 100 yards away in the lobby of the Millennium Hilton Hotel just below Church and Vesey, I watched from the lobby window. It was the 1WTC Tower tragedy: smoke, fire, debris of notebooks, chair seats, dictation tapes, glass particles, burning aluminum embers, shards of ceiling tiles. Only a vision of the Apocalypse could provide the words: And I saw it as were a sea of glass mingled with fire (From Revelations). The most horrific sight was the seventh person I saw falling from the 107<sup>th</sup> floor all the way to 5 feet above the plaza. I turned away, no longer being able to watch. This was a last act of choosing quick death (over in about 7 seconds) to being burned alive over at least several minutes before passing out.

But all that was interrupted at 9:03 when I saw the second plane circle round for its crash into the South face of 2WTC. The fireball had not even arrived at its final plume when I escaped out the side door of the hotel and hurried across another sea of glass, this not mingled with fire. I kept looking back as I focused on getting to my Brooklyn Heights studio apartment which I bought in October 1993 seven months after the first bombing of 2 WTC I witnessed from the 11<sup>th</sup> floor of 3 World Financial Center when I worked for Lehman Brothers. I moved down Gold Street to Frankfort just below Pace University and past the Downtown Hospital that was already mobilized. I ascended the stairs to the Brooklyn Bridge walkway, the entire mile of which gives a clear view of the two WTC towers. Like Lot's wife on the escape from Sodom and Gomorrah, I kept turning around to watch the destruction. Luckily, the wind had not brought the smoke and the ash in the Easterly direction yet towards Brooklyn Heights. So, I was uncovered by the ash, unlike Lot's wife, and continued to tear myself away from the macabre sight to get to the apartment. The wind shift was to happen at 4:00PM, six hours after the collapse of both towers that I witnessed from the stoop of my apartment building at 10:00 when I arrived there.

The search for the meaning of all this will haunt me for all my remaining years.

This is the end of the World, as we know it. Fundamental relationships are changed. The idea of America as open and free is under serious revision. The markets are totally restructured since many of the central players are gone or seriously damaged. Physical security will replace financial security as the key goal for our clients, partners and colleagues. I know many of my friends from the New York financial community who, like me, could have been there more easily than not. I do know that I have lost friends and acquaintances, just not how many and who yet. Cantor Fitzgerald is gone—the center of the Bond Broker Dealer System. Another of my friends, Kevin, works at 14 Wall Street—East on Liberty from 1WTC one block, two blocks down Broadway, left on Wall Street second building on the left (10 yards to the NYSE). When he escaped in a storm of ash and smoke, a half-burnt Cantor trade ticket hit him in the face. That is when he realized many of our friends and colleagues are gone! Our fellow Schwab colleagues who work in Fixed Income will need lots of hugs.

Markets may open on 9/13, so the old and new financial processes will begin the transition. This is the unfolding tale that will be our business life for the next 100 years. I know the message from this monumental event, but I am trying to understand the full depth of the communication. True communication requires a shared context. What is that shared context with the perpetrators of this horrific, diabolical yet masterful scheme. Like our Judeo-Christian tenets, the Koran does not define the mass killing of innocents as an article of faith. So where is this coming from? Just maybe, just maybe this will provoke Arafat and Sharon to sit down and really work it out. The Palestinians dancing in the street are misguided and don't realize that this would mean their very extinction if they were believed to have done this. Hamas is not financed even well enough to fight Israel, let alone focus for what I believe was an eight-year plan and execution to do the bombing again. There is also, a corner of my mind that harbors a notion of an internal plot like Oklahoma City. In a very, very interesting way, I wish it were internal. In the long run, it would be better. But in the short run, the American people want blood revenge. There are a billion Muslims in the world. I am not sure a prolonged war with all of them would be in our, their or the world's best interest

Although Jews and Arabs all believe they are descended from Abraham, their differences have been accentuated while the similarities in ethos and philosophy are largely ignored. I have enough trouble figuring out where I am coming from, and so, dealing with the minds of these suicidal madmen is perhaps beyond me. This doesn't mean I don't or won't try. In vein of understanding myself better, on the flight to the East Coast on Saturday, I read a book by Jonathan Rosen, *The Talmud and the Internet, A Journey between Worlds*. This book is brief but packed with great ideas and observations. As a brief review at this time when we are at several crossroads now at once in several dimensions, I offer, surrounded with modest commentary, some excerpts for consideration and as an enticement to read the book.

The context (always a context): Mr. Rosen is a writer and uses word processors to do his writing. He was motivated to use the Internet for research after he lost the journal of his maternal grandmother's death. It set him to comparing his grandparents. His grandmother (like mine) was born on Orchard Street in the Lower East Side of Manhattan. His paternal grandparents were from Austria and lost to the Holocaust. His father was one of the children sent away and wound up living on the estate of Lord Balfour in Northern England. Rosen engaged with the Internet with his attempt to construct the story and see the virtual reconstruction of all the synagogues that were destroyed. It is his connection to plumbing his roots and the use of the Internet as an essential tool to understand his life, just as the Great Rabbis of the Talmud did.

The events of the past few days have people searching for words. This essay is my attempt. But that is the very essence of the Talmud and the Internet. Words are tracings of meaning. The various threads of them create the meanings we look for in our daily personal and professional lives. On p. 14, Rosen addresses this:

The Talmud offered a virtual home for an uprooted culture and grew out of the Jewish need to pack civilization into words and wander out into the World.

From my, albeit, meager reading of the Koran, see not scripture, but the Islamic analog to the Torah. And from my reading of the history of the World from the fall of the Roman Empire to the Renaissance, it is the Moslem World that not only kept learning alive, but advanced mathematics and astronomy to new heights. And I believe that the key central principle of Kindness that is in the Torah is in the Koran as well. Rosen notes on p. 31 that "...one of the principles of Judaism, in addition, of course, to kindness is study." The Koran integrates the teachings of Abraham, Moses, Jesus and Mohammed. It is difficult to see Allah as offering a life in paradise to the terrorists who claim to follow the Koran.

These fanatics picked such a small, context-free set of words to justify their actions: The Holy War is the path to Paradise. The central horrible mistake is they think they know absolutely and they can act absolutely without regard for anything else. Like the Koran, the Talmud sets us straight on this. In Rosen's words on p. 33 that comes from the teachings of the Great Rabbis, "... the business of life is to learn, not to know."

My mind turns to trying to comprehend a fitting memorial for all those people of the WTC Destruction and the suffering of their families. We need to clear the rubble and preserve, as a fitting container of the memory, just the minutest piece that remains intact. This suggestion tries to understand how relics like the remaining portion of the Western Wall of the Second Temple built by Herod evoke the connection and memory. Rosen also has a great passage on p. 36 that directly to this point:

And yet more has been made of this single piece of an outer retaining wall than has been made out of many standing temples. *It is fragments that inspire us.*  
[Emphasis mine]

Let's bring this back to our understanding of the Internet and how it might be yet another Talmud or Koran. The key to these traditions is that they are constructs of words, concepts, relationships and, most importantly, interpretative tracts to exemplify behavior according to the principle embodied in the Knowledge Base. They are the very essence of virtual. Just as Abraham Joshua Heschel notes that the Talmud makes the celebration of the Sabbath that is a cathedral in time, not space. Rosen cites Heschel's idea on pp. 80-81.

I hold a notion that the Internet (really the World Wide Web) is the World's collective consciousness. It is the context of the different cultures that will include or exclude them. In noting what is the crux of the connection between the Internet and the Talmud, I conclude with another of Mr. Rosen's great insights from page 91:

...And it's easy to say that open as it was intellectually, the Talmud was a game only insiders can play and that my own attempt to link, say, the Talmud and the Internet is a true marriage of Heaven and Hell. *But the Talmud itself is already so full of unlikely joinings that it seems to me for that very reason an invitation to openness.*  
[Emphasis mine]

Peace to all those affected—which is the entire Nation if not the World.