

REMEMBERING OUR OWN

TEN PENN STATERS LOST THEIR LIVES IN THE TERRORIST ATTACKS ON SEPT. 11.

by Michele Marchetti '95 Com

NO COMPLAINTS

Jill Anderson '64 Sci laughs when she recalls the peanut butter and jelly sandwiches. For a six-month period in 1999, she flew back and forth between her home in Green Brook, N.J., and Sarasota, Fla., where she took care of her ailing mother. Her husband, **Kermit Anderson '65 Sci**, didn't complain about the thousands of dollars spent on airline tickets. He never made her feel guilty when she left him behind for four days every other week. And despite the fact that his wife had left ready-to-eat, homemade meals to heat up in her absence, Anderson found satisfaction in PB&Js—and in knowing that his wife was exactly where she needed to be. "He wasn't self-centered," she says. "I wouldn't have been so charitable, because I was selfish and wanted to be around him all the time."



Kermit Anderson

In four years she would have had her wish. Kermit Anderson, 57, had spent 36 years at insurance firm Marsh USA Inc., where he worked as a systems analyst; for the past two years his department was located on the 97th floor of One World Trade Center. He planned to retire at age 62, at which time he could have received his full pension. "Getting his full pension was very important to him—he felt he deserved it," she says. "It had nothing to do with the money."

Post-retirement, the Ander-

sons, who met at Penn State, planned on spending more time in the State College townhouse they had recently purchased to complement their season football tickets. When Jill asked her husband whether he wanted to decorate the new home with Penn State memorabilia, he said no—they had the real thing outside their window. His one exception: a stuffed Nittany Lion to watch over their house.

ABOVE THE BAR

The oak bar at the steak house Smith & Wollensky stands between two groups of people: the Wall Street customers who earn millions making their clients rich and the servers who earn a lot less, but remember their clients by name.

Patrick Dwyer '86 Bus, a partner at Cantor Fitzgerald, was the rare person at home with people on either side of the bar. A few days after Sept. 11, Dwyer's wife received a call from the restaurant's bartender, who explained that Dwyer, 37, had invited him to play with Cantor's clients at a company golf outing. "He made me feel like a million bucks," the bartender told JoAnn Dwyer. The story didn't surprise JoAnn, who describes her husband as someone who was



Patrick Dwyer

more comfortable in a wrinkled sweatshirt than a pressed Hugo Boss suit. "No matter how successful he got," she says, "he still had this innocence about him—he never got cocky."

Patrick Dwyer, once a backup kicker for the Nittany Lion football team, planned to bring the couple's 5-year-old son, Brendan, to his first Penn State game this season. But JoAnn Dwyer is certain her son will still grow up with his father's influence. In November, Brendan's art teacher taught his class how to make personalized stationery. Brendan's creation included football fields with little goalposts.

THE TRUE MEASURE OF A MAN

If you ever talked to **Michael Ferugio '87 Eng**, you might have thought he and Joe Paterno were longtime friends.

Ferugio, 37, often wore blue and white. His mood soared and soured depending on the success

or failure of the Penn State football team. And he loved to recount the 1987 Fiesta Bowl matchup between Miami and the underdog Nittany Lions, who defeated their opponent with grit and will. "It was the greatest day in his life—second to our wedding, but I'm not quite sure," says his wife,

Susan, with a laugh.

As an insurance broker at Swett & Crawford, a division of Aon, Ferugio befriended many



Michael Ferugio

people, including those who emptied his garbage can and vacuumed his cubicle. Susan, who lived with her husband in Brooklyn, learned of these friends after flipping through his address book. One entry read: "Ludmilla, cleaning woman, 31st floor-WT2, son is at Penn State!!"

Paterno heard about Ferugio, and wrote a letter that was read at his service. "Mike truly was Penn State proud and Mike made Penn State proud of him," he wrote. But it was Susan who found the words for Ferugio's memorial program that truly sum up her husband's life: "The true measure of a man," wrote Samuel Johnson, "is how he treats someone who can do him absolutely no good."

HUGS OVER HANDSHAKES

Janice Hazelcorn will never forget her weekend "with the guys." Her son, **Scott Hazelcorn '94 Bus**—or "Haze," as his friends called him—was living on his own in a beer-stained apartment with three friends. After her son invited her for the weekend, she found herself sharing a bottle of wine and homemade lasagna with him and his friends. "He made me feel like a cool mom. It

In Memoriam

was an honor—especially at a time when he was trying to break away and be independent.”

Scott Hazelcorn never passed up an opportunity to bring those he loved even closer. At his memorial service his friends explained how Haze, someone who preferred a hug to a handshake, taught them how to express their own feelings. “In 29 short years he figured out what was important in life,” says his father, Chuck.

Hazelcorn worked for a Cantor Fitzgerald spin-off that comprised a close-knit group of four employees who worked—and died—together. But he was planning to leave Wall Street to teach elementary school. Teaching would have been a perfect fit. Hazelcorn adored kids,

particularly his 9-year-old nephew Devin, whom he never tired of entertaining. “Children he met fell in love with him,”

explains his father. “He never trivialized their thoughts, and his imagination made the world fun for them.”

A HEALTHY SPIRIT

Howard Kane '83 Bus Behrend awoke every morning at 4:30 for his commute from Hazlet, N.J., to New York, where he would arrive at Windows on the World at 7:00 a.m. Kane, 40, was comptroller for the famous restaurant on the 107th floor of the north tower. Though the official starting time was 9:00 a.m., Kane liked to arrive early so he'd have time to e-mail friends and family members; in particular he loved sending them jokes.

“When you got on your

computer in the morning there would be a joke there to make you laugh before your day got started,” explains his wife, Lori.

Kane had Crohn's disease, a painful virus that attacked his intestines. “Half the people who worked with him didn't even know—he went into work sick all the time,” Lori says.

Kane took his daily regimen of pills in stride. “If I have to take them the rest of my life, it'll never bother me, if that's what it takes to stay healthy,” he'd say matter-of-factly. Still, Kane needed to use plenty of sick days. After one five-week stay in the hospital, in which he lost 90 pounds, a previous employer fired him.

But it was Kane, not his wife, who assumed the calm, reassuring role in the relationship. “He told me not to worry about it, that it would take care of itself,” she says. “He was always looking ahead. He would never look back.”

THE BROTHERS KOVALCIN

The three Kovalcin boys had an agreement. As siblings growing up in Duquesne, Pa., they lost their mother to ovarian cancer and their father to a heart attack. “So we were going to stick together no matter what,” says Ed Kovalcin.

But while the older brothers worked for U.S. Steel, **David Kovalcin '83, '85 MS Eng** decided mill life wasn't for him. With his sights set on an engineering career, he financed college entirely on his own through grants and part-time jobs, including a

stint at the local Burger King. “He lived pretty poor. He had the same car for the longest time—a '73 Oldsmobile,” recalls Ed. Back then the youngest Kovalcin couldn't afford to visit home, so his brothers came to him. When they did, Kovalcin kept up his end of the bargain and dropped everything to spend time with them. “He loved his family.”

Kovalcin, 42, a passenger on American Airlines Flight 11, started his own family five years ago in New Hampshire, where he worked as a senior mechanical engineer for Raytheon Co. But he always remembered his brothers. Not long after Sept. 11, Ed visited his brother's office. Among photos of Kovalcin's wife and two daughters, Ed found a photo of his own family hanging above his brother's computer. “He never forgot us,” Ed says.

They, in turn, will never forget him.

CAKE ON THE SIDE

Michele Nelson '95 Lib kept a list of reminders on her nightstand; among the self-improvement slogans was, “Quit thinking of yourself.” Truth was, she didn't need to be reminded. As a benefits specialist for Cantor Fitzgerald, Nelson, 27, believed it was her role to add a human element to an often impersonal job. So she notified employees who may

have been unaware that their benefits were about to run out and reassured those who were handed pink slips. “She was also the unofficial counselor, caregiver, and emotional support for many in her department, where she had a ready supply of Tylenol, herbal tea, and vitamin C,” says her sister Monique.

“Have a goal and put a timetable on it” was another credo on that list. Three nights a week, after finishing her shift at Cantor, Nelson studied to be a pastry chef at the New York Restaurant School. On the weekends she baked birthday cakes out of crushed Oreo cookies,

and sold them for \$40 a pop. She would have received her Pastry Arts Certificate at graduation on Sept. 25. The fact that she successfully balanced work and school was a testament to her drive.

“She was very dedicated,” says Monique. “That's why she was at work so early on Sept. 11.”

A HOT COMMODITY

Michael Pescherine '91, '94 MBA Bus had no business running in the New York City Marathon. Pescherine had been an accident-prone child—a car practically ran over him when he was 6—who had accumulated a litany of broken bones, not to mention fused vertebrae in his neck. “It's amazing he was even walking,” says his wife, Lynn. But in 1999, against doctor's orders, Pescherine joined the herd on the Verrazano Bridge and struggled through all 26 miles. As he dragged his beat-up body across the finish line, he turned to his then-fiancée, who also ran,



Howard Kane



Michele Nelson



David Kovalcin



Scott Hazelcorn

and remarked, "We're definitely doing this again." Says Lynn, who is due in March with their first child: "He was a very dedicated person. If he made up his mind to do something, he did it. That sort of encompasses all aspects of his life."

Pescherine, 32, who worked on the 89th floor of Two World Trade Center as a bond trader for Keefe, Bruyette & Woods, never lost his sense of humor. As is common practice in the marathon, Pescherine had written his name above his number so people could cheer him on, and in the last mile through Central Park several women began calling it out.

"See, I'm a hot commodity," he said as we were running," recalls Lynn Pescherine. "He thought he was such a stud."

MAKING OTHERS FEEL SAFE

During a recent stop at Kennedy Airport, **Jean Roger '99**, an American Airlines flight attendant, discovered a scared 12-year-old boy who'd missed his connecting flight to Paris. But after a few minutes under Roger's watch, he was laughing. "She had this talent of turning total fear into comfort," says her mother, Punky. "She did really well with babies—and she did just as well with 90-year-olds."

Roger, 24, found joy in helping others, and her parents take pride in the belief that their daughter was comforting her fellow American Airlines Flight 11 crew on Sept. 11.

A birthday card Roger sent to her boyfriend on Sept. 10 under-

scores this gift. "May you have love, happiness, and peace of mind," the message reads, "because really, in the end, everything else just comes and goes."

DETERMINED AND EAGER

The subway pulls into the Fulton Street station. So begins an essay **David Suarez '99 Eng** submitted with his graduate school applications. *I look up from the New York Times. I grab my bag and join the migration toward the World Trade Center. I take my seat in a cubicle on the 99th floor with a background of the Brooklyn Bridge and the morn-*



**David
Suarez**

ing sun hovering over a distant Long Island. I begin the day by reviewing the goal list I have created from last night. The sun has risen slightly and the people have begun to trickle in. I am ready to begin.

In a nod to that determination and eagerness, Deloitte Consulting had recently promoted Suarez, 24, to consultant. "Not everyone in the world loved their job as much as David did," says his father, Ted Suarez. "To the very last minute he was in seventh heaven." More than Suarez's accomplishments—an Eagle Scout badge, a 3.5 GPA, and a recent acceptance into Deloitte's MBA Education Assistance Program—he's remembered for his loyalty and selflessness. "What people say is that he reached out to others, that he smiled, and he was warm and sincere—and that's what made the difference. He had such deep values," Ted says.



**Jean
Roger**

"One would hope that all children grasp those values." ■

HONORING THE VICTIMS

At press time, the following funds had been established in memory of the Sept. 11 victims.

Kermit Anderson—Make checks payable to Penn State University and send to Lewis Ricci, 302 Rider Building II, University Park, PA 16801-4819. Make sure to write "Kermit C. Anderson Memorial Award" on the memo line.

Patrick Dwyer—A trust has been established to benefit his children, Brendan and Sarah. Make checks payable to "UBS P-W F.B.O. JoAnn Dwyer" and send to Paine Webber NWY, Attn: Miles Rubin, 200 Park Avenue, 30th Floor, New York, NY 10169-3279.

Michael Ferugio—Send checks to Michael D. Ferugio Memorial Scholarship Fund, Attn: Michelle Tranquillo, Pottsville Area School District, 1501 West Laurel Boulevard, Pottsville, PA 17901.

Scott Hazelcorn—A foundation in Hazelcorn's name will help children affected by the WTC disaster. Send checks to the Scott Hazelcorn Memorial Children's Foundation, c/o Charles Hazelcorn, American Express Tax and Business Services, Inc., 1177 Avenue of the Americas, New York, NY 10036.

David Kovalcin—The Kovalcins plan to establish a scholarship at David Kovalcin's high school. Send checks to the Memorial Fund for David Kovalcin, c/o Ed Kovalcin, 741 Whitmore Road, North Huntingdon, PA 15642.

Michele Nelson—Send checks to the Michele A. Nelson Scholarship Fund, New York Restaurant School, c/o Peter Liaskos, 75 Varick Street, 16th Floor, New York, NY 10013.

Michael Pescherine—Send checks to the Michael J. Pescherine Family Trust, c/o Tom Pescherine, CIBC World Markets, 622 Third Avenue, 9th Floor, New York, NY 10017.

Jean Roger—A fund in Roger's memory will benefit children of the WTC attack victims. Make checks payable to the Jean Roger Memorial Fund and send to: First Church of Longmeadow, Williams Street, Longmeadow, MA 01106.

David Suarez—The Dave Suarez Scholarship Fund will aid students who have values important to Suarez. Make check payable to the KAO Educational Foundation and send to: Dave Suarez Scholarship Fund, c/o The KAO Educational Foundation, PO BOX 1865, Lexington, VA 24450. ■