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He casually put his clothes on to leave, when an announcement over the hotel's public address system









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advised guests to stay in their rooms.

About two minutes later, police and firefighters began to arrive.

"I started to get a very bad feeling that I should put on my clothes and get out. A woman yelled, 'Everybody out, emergency evacuation! Everybody out, emergency evacuation!'

"I grabbed what's worth grabbing - a cell phone, a wallet and a pocket knife. I got one shoe on, and then it was like an angel tapped me on the shoulder and said, 'Leave right now.' So I ran out the door holding the other shoe."

When Anderson reached the lobby, men were yelling for people to put their hands over their heads, run out the door and don't look up.

Metal and other debris fell all around. He ran about 35 yards before he looked up.

He saw a gaping hole in the side of the World Trade Center tower.

"I thought, 'Oh my God, it's a catastrophe. This is no construction accident. There are a lot of people in there.'

Amid the chaos came new terror.

"I heard the sickening noise of a plane coming low and very fast to my left. I thought, 'Oh my God, they're trying to hit the tower.'

Anderson sprinted away and jumped under a garbage truck with two other men seconds before the crash.

After the crash, and amid the screaming, he started to pray out loud.

"I said, 'Jesus save me and these two guys with me.' Neither one of them complained."

A minute later, Anderson was running again, then huddling under the corner of another building.

He ran into one of the economists he knew from the conference.

Anderson had been worried about a consultant for his firm, Ilhan Geckil, who was attending the conference with him. Geckil had been staying at a friend's home but was supposed to meet up with Anderson at 9 a.m.

When the first plane struck the World Trade Center,

Geckil was in fact at the conference listening to a speech. The topic: The Collapse of Wall Street.

The economist told Anderson that the group had quickly evacuated the building. Geckil was out, though they wouldn't meet up for several hours.

Anderson looked up and gazed at the horrific skyline.

"I could see the full horror of the two buildings in flames, the terrible images of bodies falling," he said. "I turned away. I just couldn't take it."

The crowds were being told to keep moving north. He was about five blocks away when the first tower collapsed.

"It was this enormous crash, mushroom clouds of smoke. I knew there were many, many people falling, too."

Police ushered Anderson and others into a nearby high school.

In a surreal scene, a high school student was getting his senior pictures taken in a blue cap and gown.

"The scene outside in the streets was like a nuclear war movie. People moving north, some screaming, some running."

For the second time, Anderson kneeled down and prayed.

Then, he and the others continued walking for miles.

Every time a plane flew overhead, he would duck.

His cell phone wasn't working, and he hadn't been able to reach his family a second time.

He hoped they hadn't figured out the chronology - that the second tower crash came after his call to assure them he was safe.

By the time he got to 23rd Street, he left a message on his mother's answering machine: he had survived.

His wife, Madhu, wouldn't get that message.

Efforts to complete other calls were unsuccessful.

Along the way to safety, about 2 p.m., he met a woman who shared a can of tuna - the first food he'd eaten since 7:30 a.m. She offered him her plastic fork. He declined and fashioned a spoon out of an orange rind to eat his

meal.

Eventually he was able to phone a friend's office in Midtown. The friend called his wife to report that he was safe, then picked him up and took him to his home in Rye.

On Wednesday, Anderson bought a new pair of clothes and went to Westchester County airport, trying to get information about when the airport might reopen - and when he could return home.

Eager as he was to get home, Anderson was grateful to be alive, holding a deep belief that God had intervened to save him.

"If I had not listened, I would still have been in the hotel and not have gotten under the garbage truck," he said.

"I clearly think there was a God and that God encouraged me to get my rear end out."

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