

Dragon, Karen E. (CDC/NIOSH/EID)

From: Tom Estes [tom.estes@efingroup.com]
Sent: Monday, May 09, 2011 10:14 AM
To: NIOSH Docket Office (CDC)
Cc: 'Claire Calladine'; tom.estes@efingroup.com
Subject: 226 - Implementation of the James Zadroga 9/11 Health and Compensation Act of 2010 (Pub. L 111-347)
Attachments: Thomas L Estes Bio II Long Form.docx

Good Morning, I'd like to introduce myself. My name is Tom Estes and I worked my entire career on Wall Street. I have attached my Executive Bio for informational purposes only. On September 11, 2001 I was at my office at 32 Old Slip, where I was the CEO of Diawa Securities NA. The short version is that I had to evacuate the building. During the next 8 hours, before we walked out, my guys and I helped literally hundreds of folks find their way to the FDR so they had a clear vision of egress. During this time we watched as people jumped from the upper floors, literally confusing them with birds until the dreadful realization as they got closer to the ground. After the first tower went, and all of downtown was black, we heard our jet come screaming through, sadly 45 minutes too late. After retrieving our servers from our building the next day (my head of technology's brother was a state trooper and he lent us his badge) we relocated to our back up site in New Jersey. After a three week stint in Jersey, we were back in our building picking up the pieces. About half the guys returned. All the traders came back, of course we all thought we were invincible. I had two psychologists on call on the floor for 2 months afterwards, but I was in charge and didn't need any assistance. Very poor thinking on my part. I proceeded to go to 37 funerals over the next 6 weeks, some we held twice when parts were found after an initial service. We buried George Morell twice, full service with all his kids and relatives. He was from my town, Rye New York. Most of the services were for close friends that worked at Cantor Fitz.

My point is not to highlight our actions that day or the following weeks. My point is that I believe you are missing an entire sector of folks that are still being affected by their experience that day and the time they spent passing the "pit" every day going to work, watching as workers in haz-mat suits washed the steel before putting it on the barges to be hauled away. The death, the funerals, the stress that none of us were properly trained for.

It's going on ten years. They just killed Bin Laden. I've not had a full night's sleep in ten years. Sure there were times while I was still drinking that I could medicate for an 8 hour stretch. I've not had a steady job since Diawa, and couldn't really work until very recently. I still have the nightmares, usually when my stress level gets tweaked for some reason. I presented with adult male onset Type 1 Diabetes, 2 ½ years after the towers. My docs told me that it was because my immune system was shot, that under normal circumstances my immune system would have probably kept the disease in check, but "my bucket was full" of toxins that were not meant for human consumption in the doses we consumed on a daily basis. I had not been to a doctor in 25 years, I was in excellent physical condition. In four years my weight went from 181 to 142. I was so weak that I couldn't leave the house, much less work. The icing on the cake was my insurance company didn't buy my doctors explanation for my physical challenges, and raised my monthly to just shy of \$1000 per month. So in a nut shell, I've gone from have the "kings" job to being a shut in, in just 4 years, and I've lost my medical insurance not to mention that I've utterly lost my way. My family didn't understand, I was always charging hard, straight ahead. Even that day, when our jet went screaming overhead, and we were in the blackness of the first tower going down, I looked at my guys and said "we're not dying down here, let's get these people and get out of here." Again, I wasn't trained for what to expect afterwards. The guilt, the shame of having lived when so many close friends died that day. And here's the killer, the point you are all missing. I am not the only guy that has been affected this way. There are thousands of us, too strong to seek help, too lost and stubborn to understand we need help, until it's too late. Our training says "fight your way through it." That works in the market, where you need conviction, but you also need to be able to take a loss and not let it debilitate you. However, in the market, people don't die.

Yes, I realize now that I need help. I had to lose everything until my survival instinct kicked in and I fought through the fog just enough to reach out for help. There are those that will never get to that point. We have to raise awareness that the problems are not shameful, not a sign of weakness. The firemen, the policemen are all studs. Riding the subway

down to lower Manhattan in the weeks shortly after 9/11 showed true human character and bravery. These young kid firemen from other cities going down there every day to work on the pile. They are the true heroes. But there are thousands like me who worked down there and have had their lives decimated. And there's no help available. We must raise the awareness and make help available. We have to.

Thank you for taking the time to read my note. If there is a chance I may be of help in any way, please don't hesitate to reach out.

Sincerely,

Tom Estes

*Thomas L. Estes, CEO
Macro Longevity Group, LLC
317-774-4998*

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Executive Biography

Thomas L. Estes

**Chief Executive Officer
Carolus Capital Advisors, LLC**

Mr. Estes has over 26 years of finance experience in senior positions at some of the largest and most well respected investment banks in the world. Some of the leading roles Mr. Estes has successfully performed include Managing Director of Fixed Income Trading at Lehman Brothers, Manager of Global Rates Trading at Smith Barney and Manager of Global \$ Rates Trading at Swiss Bank. In these positions, Mr. Estes has managed businesses that have operated in almost every major fixed income or capital market in the world.

In 1997, following Swiss Bank's merger with Union Bank of Switzerland 'UBS', Mr. Estes, as Managing Director of Swiss Bank, helped lead UBS's proprietary trading operations with trading desks in London, Zurich, Singapore and Stamford, Connecticut. Given his successful track record, Mr. Estes was hired by Daiwa Securities North America to rejuvenate its withered Capital Markets division which had been reporting annual losses between \$10mm to \$17mm for the previous 5 years. Mr. Estes accepted the position of CEO and Managing Director of Global Rates at Daiwa in 1999 and hired over 60 professionals, building out 4 separate businesses to revamp the global technology platform and design the Manhattan trading floor. As global head of Daiwa, Mr. Estes and his team produced exceptional results in the first year of operations achieving \$46mm profit on net revenues of \$64mm.

Following his accomplishments at Daiwa, Mr. Estes left the corporate structure in 2003 and started Estes Financial Group where he founded and managed his own hedge fund concentrating on early stage companies, fixed income products, and the entertainment intellectual property fields. In 2004, the fund, Terrace Capital, LLC returned 124% on an annualized basis.

Since 2004, Mr. Estes has broadened his focus from specific markets to assist in the global growth of developing businesses and companies including the Melland Group, Core Financial Group and civil entities such as the Government of Vietnam.

Mr. Estes co-founded Allterra Capital Partners, LLC, an Investment banking and Advisory services provider in January 2008 and became the CEO in March of 2009. In June 2010, he co-founded Carolus Capital Advisors, LLC.

Mr. Estes, a native of Birmingham, MI, is a 1981 graduate of DePauw University where he earned a B.A. degree in Philosophy.

Strategic Expertise: Corporate Strategies, Real Estate Finance, Asset Management, Global Capital Markets and Economic Policy.