

"A story that only 2020 could write..."

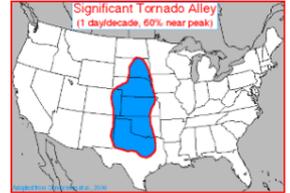


Tornado Alley

and the
Yellow Brick Road

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For the uninitiated folks living on the left or right coast of America, Tornado Alley is a nickname given to an area in the southern plains of the central United States that consistently experiences a high frequency of tornadoes each year. Tornadoes in this region typically happen in late spring and occasionally the early fall.



Strong to violent tornadoes (those of EF-3 or stronger on the Enhanced Fujita Tornado Damage Intensity Scale), are relatively rare, and do not typically occur outside the United States. Although the boundaries of Tornado Alley are debatable (depending on which criteria you use—frequency, intensity, or events per unit area), the region from Oklahoma through central Kansas and Nebraska east to western Ohio is often referred to as Tornado Alley. Meteorologically, the region known as Tornado Alley is ideally situated for the formation of supercell thunderstorms, often the producers of violent (EF-2 or greater) tornadoes.

Overall, the United States leads the world in tornadoes, averaging 1,000 tornadoes a year. Canada runs a distant second with around a 100 per year while all other countries in the world only contribute around 100 twisters.

In the US, 77% of our tornadoes are considered weak (EF-0 or EF-1), and about 95% of all United States tornadoes are below EF-3 intensity. The remaining small percentage of tornadoes are categorized as violent (EF-3 and above). Of these violent twisters, only a few (0.1% of all tornadoes) achieve EF-5 status, with estimated winds over 200 mph and nearly complete destruction. Fortunately, the number of tornadoes each year means that around 20 can be expected to be violent and possibly only one might be incredible (EF-5).

This year not only the United States, but the entire world has been struck with the equivalent of a worldwide, all-inclusive, all-encompassing EF-5 tornado which I am nicknaming COVID-EF-5.

Twas the month before Christmas and well before Thanksgiving, Christmas decorations were lighting up houses and neighborhoods much brighter and much earlier than usual. At first, I thought it was just another



blatant incursion of commercialism into Christmas, but maybe not. As we all know, this year has been very different, and I think, consciously or not, many of us are ready to put the whole thing in our rear-view mirror sooner rather than later.

For most businesses and families, 2019 was a great year with the economy and businesses booming. As we collectively looked forward to 2020, our stock portfolios and 401k's were primed to reach record levels. The stock market reflected a booming economy in spite of trade spats with China and Europe. Unemployment was at record lows and construction, housing and business in general was booming. The future of America was very bright.

December 31, 2019. As the world prepared for New Year's Day, 2020, no one paid much attention to a December 31, 2019 report of an outbreak of a "suspicious" pneumonia strain in Wuhan, China. The New Year's Eve celebration in Times Square saw hundreds of thousands of people out to ring in the new year. Millions more across the country welcomed in the new year with fireworks and anticipation.



January 7, 2020. Chinese authorities identified the suspicious pneumonia as a new virus and named it the Novel Coronavirus SARS-CoV-2. The World Health Organization (more simply known as the WHO) later renamed the virus COVID-19. None of us could imagine how something 7,597 miles away could possibly impact our lives.

January 21, 2020. The first US case of COVID-19 was diagnosed for a resident of the state of Washington who had recently returned from a visit to Wuhan, China. More cases followed.

February 29, 2020. The longest running economic expansion (128 months) since records started being kept in 1854 wrapped up in February. Rumors of slowdowns and businesses considering shutdowns were in the business news with grim predictions of unemployment shooting up overnight.

March 11, 2020. Unfortunately, the unimaginable became reality and the number of miles from China made no difference; things got worse. Life as we knew it changed as the WHO declared COVID-19 an official pandemic. In a few short weeks, the entire world ground to a halt with schools and colleges closing, expressways and highways totally empty, shopping centers, government offices, office buildings and even churches shuttered. To prevent the spread of COVID-19, bars, restaurants, and even movie theatres were forced to close (which was a personal blow as Donna and I love to sneak away to go to the movies).



Nursing homes, assisted-living facilities and hospitals were closed to all visitors, and the toll on the vulnerable elderly and their family members was hard to imagine. I personally witnessed the effect of the lockdown on a long-time friend as she was unable to see her mother for weeks. For safety's sake, that seemed reasonable except that every passing week saw

her mom slip further away in the grip of Alzheimer's until her mom failed to even remember her. Precious time lost because of COVID-19.

"WHOA now, partner, hold your horses!" I can almost hear you saying (my wife included), *"This card is beginning to be more painful than a COVID testing swab."* I get it. You've lived through 2020 and really don't need for it to be regurgitated in a Christmas Card that is supposed to be upbeat and encouraging. In the words of Popeye the Sailor Man, you've had *"alls you can stands cause you can't stands no more!"* I'm with you. So, with that said, let's look at this COVID-EF-5 worldwide tornado event a little differently.

The Good Side of a COVID-EF-5 Tornado. Without question, not all the responses or byproducts of the COVID outbreak have been bad. For the first time in years, dads and moms have had to come home to work and as a result, have spent more time with their children and even participated in various flavors of homeschooling or virtual school. For the first time in years, we have found it nearly impossible to buy bicycles because so many families are spending their free time in the evenings riding bikes together.



Because of reductions in lifestyles (not eating out or taking expensive vacations), families have been able to save record amounts of money.

Honey-do lists have all but vanished or have been turned into honey-done lists. Just check out your local Home Depot or Lowes store. They have been thriving. Other lifesavers during the Pandemic have been Wal-Mart and Amazon. Both have served Americans when others could not, stepping in with home deliveries. As a result, their stocks are at all-time highs. In fact, overall, public stocks have continued to perform much better than expected.

In an unusually united act, our government responded quickly with a tremendous array of business and family programs to reverse or slow down the negative effects of COVID-related unemployment. Almost every small business had the opportunity to be reimbursed by the SBA for two months of company expenses and almost every American was provided a much-needed one-time payment to help with personal expenses in the difficult times that were unfolding.

The Not So Good Side of a COVID-EF-5 Tornado. While I emphasized the good things that have occurred in our families, we all know there have been terrible things that have come from the COVID-EF-5 tornado. Of course, we would all like to appear normal, well-adjusted, prosperous, carefree and happy even in the worst of times, like now. And, if you believe our smiling responses as we pass in the halls, or if you believe our social media posts, pictures on Instagram or Facebook, our life-marriage-kids-work, etc. could not be better. We all know that's not true.

The Yellow Brick Road. On August 25, 1939, *The Wizard of Oz* opened in theaters around the United States and became one of the best-loved movies in history. To refresh you just a bit, the story began in the middle of Tornado Alley. When a tornado rips through Kansas, Dorothy (Judy Garland) and her dog, Toto, are whisked away in their house to the magical Land of Oz. Waking up hopelessly lost in the strange land of Munchkins, on top of a dead witch, Dorothy is introduced to witches, wizards, ruby slippers and a Yellow Brick Road that will ultimately lead her to the Great and Powerful Wizard of Oz, her only hope for getting back to Kansas. As Dorothy and Toto begin their trip on the Yellow Brick Road, they are joined by an unlikely cast of characters also searching for the Great and Powerful Wizard of Oz as a source of hope.



As I consider the tornado that sent Dorothy to the Land of Oz and the COVID-EF-5 tornado that landed us in an alien world of masks, social distancing, lost jobs and loneliness, I am astonished! Not only because of the extraordinary changes occurring almost overnight in our daily lives, but because of the long-term consequences of those changes in our collective lives.

Although like Dorothy, we find ourselves in unfamiliar territory, our greatest need is not a return to the familiar. Like the Cowardly Lion, fears both rational and irrational torment us, yet our greatest need is not courage. The Scarecrow sought a brain, and even though “science” and all powerful “tech-knowl-ogy” have failed to deliver on their promises, all the knowledge that might fit into a brain is not our greatest need. The Tin Man sought a heart with which to feel emotions, and although we find ourselves feeling numb after months of dreary news, negativity, senseless losses of life and freedoms, a working heart is not our greatest need.

No, my friends, our need goes deeper. We have lost something much more precious. We have lost something that causes our fears to be greater, our depression to be deeper, our loneliness to be colder, and the world around us to be darker. We have lost hope.

Just as Dorothy and her pals continued on the Yellow Brick Road in search of the hope held by the Wizard, so we have all sought our own wizards. In the early days, we hoped that our government could save us with the PPP loans that lasted for eight weeks. Unfortunately, the loans ran out far before the COVID-EF-5 effects on our economy abated.



We looked for hope in the form of a quick cure for the virus. Nine months later, the cure-hope has been elusive. While we appear to be on the cusp of approving one or more vaccines, the immediate outcomes are uncertain at best.

We looked to our political wizards for hope in keeping our economy going. Unfortunately, these same politicians ended up being blamed for the COVID-EF-5 tornado. Despite trying valiantly and accomplishing much, it was not enough to offset the destruction that had already been unleashed. Our hope was misplaced, and we found ourselves hopeless again.

Desperate, we looked up more wizards and hope on Google. We tried locking down the economy, leaving our offices, wearing masks, social distancing and working from home. In spite of all these sacrifices, our wizard failed us again and our hopes for a return to normal still eludes us.

A Future and a Hope. C.S. Lewis was quoted as saying *“What you see and what you hear depends a great deal on where you are standing. It also depends on what sort of person you are.”*

For us to find hope in our future, our perspective needs to radically change this Christmas. When Dorothy and her crew met the Wizard, he was indeed, great and powerful, surrounded by smoke and thunder and lightning. However, in a key turning point of the movie, the true nature of the Wizard of Oz was exposed by Dorothy’s little dog, Toto, when he pulled away the curtain the Wizard was hiding behind to reveal a white haired, old man. Neither great nor powerful.



Immediately after Dorothy and her friends saw behind the curtain, their perspective changed. For the first time, they saw the Wizard for what he really was. Ultimately, the Wizard and Glinda (the Good Witch of the North) gave Dorothy and her three friends everything that they had hoped for: Kansas, courage, brains and a heart.

Phony wizards are a dime a dozen, and in the world of COVID-EF-5 tornadoes, we have sought out far too many of these charlatans. If nothing else, the past nine months should cause us to realize that hope does not rest in circumstances or bank accounts or jobs or political systems. True Hope requires us to have a complete change of perspective.

Instead of focusing on all the negatives that are occurring around us, let’s turn back the clock to January and change our perspective by looking at some positive events that have also occurred in 2020. Even though the world around us has gone crazy and we live every day in Tornado Alley, I assure you that Hope is alive and well at the extended Dennis family (and at DD&F). We invite you join us as we travel down our own 2020 Yellow Brick Road.



January 31, 2020. The first month of the year concluded with our youngest son, Jeremiah, finishing his final year of seminary training at the Master’s Seminary. He immediately began interviewing around the country in search of a church to serve in. Early on, he had extensive

interviews and was about to get a position at a great church when the COVID-EF-5 hit in March. Unfortunately, pandemics aren't the best time to be seeking a pastor's job, even though the needs of hurting people in our churches have never been greater.

February 14, 2020. Valentine's Day dawned like any other special day and our Chicago-based family, Kyle and Ashley Floyd, received a wonderful Valentine's Day present as a daughter, Anthem Reverie, was born at home in Chicago, their sixth child and our 24th grandchild. As best as I can tell, no shepherds showed up at 1701 W. Chase Avenue in Chicago. On the other hand, Kyle joined Josh, Ashley and me at DD&F to help our clients navigate the post-COVID world of banking.



May 20, 2020. In spite of the turmoil around the world, our very own Michael and Beth Dennis got their own special delivery, Abigail Grace. Abby, their fifth child, wasn't born in a stable at Bethlehem, but at home in Canyon Country, California. Abby is our 25th grandchild. In addition to adding another child, Michael also finished his Master's Seminary degree in May, just like thousands of other graduates, attending online classes.

October 1, 2020. Chad and Melissa surprised us with the news that come May 2021, a child shall be born, also not in Bethlehem but in North Little Rock. Depending on how far they have to travel, it's about time for the camel-riding wise men to head out from the east to make their way to Candlewick Lane by early May. This will be Chad and Melissa's sixth child and our 26th grandchild.



October 15, 2020. Michael and Beth, fresh with a relatively new child and seminary degree, received a new mission from their home church in California, Grace Church, to serve as missionaries in Colombia (the country not a town in Missouri) at a newly planted church.

October 22, 2020. Rachel, our youngest, arrived home on furlough from the mission field in France in time to spend Thanksgiving and Christmas with the family. Two years is a long time for our little girl to be gone, but it's good to have her nearby even if its only for three and a half months.

November 8, 2020. In all the Thanksgiving build up, most of you probably missed Little Rock's first ever pickleball tournament. This strangely named game sweeping the country has captivated both Zach and Josh who signed up to be partners. Unfortunately, Josh's back troubles (an old Razorback football injury) arrived with cooler weather, causing him to scratch. Zach persevered and did well, winning two of the divisions but unfortunately, kicking off his own back troubles. Personally, I think it was probably from excessive celebration, but it has, nevertheless, sidelined him through early December.

On a more personal front, Anna has not let Zach’s new-found pickleball fame go to his head and their family, including my three delightful grandkids are doing well expanding their metropolitan apartment dynasty. If Mary and Joseph came to central Arkansas, I know Zach would find them a room to stay in. Josh, the other pickleball’er, Lauren and their five munchkins are likewise doing very well.

Donna and I are a little older but little changed. On any given day, we can be found running carpools or coaching our grandkids’ soccer team. I’m sure you won’t be surprised that I am still working while Donna keeps me honest. Regarding a subject that has not been spoken of for a couple of years, Donna and I are excited to be able to go to Hog football games again and to have a Razorback team worthy of Donna’s undying affection. WPS.

As our Yellow Brick Road of 2020 draws to a close and Christmas approaches, I can think of no better time to point out that the only True Hope for each of us and our COVID-EF-5 tornado-inflicted world lies not in phony wizards but in a child whose arrival had been prophesied 800 years earlier by the prophet Micah. He was quietly born in an-out-of-the-way place called Bethlehem, attended to only by Mary, Joseph, some shepherds and oh by the way, a host of angels. This baby named Jesus became our only Hope. We should never forget that the Christ Child in the manger became the Savior on the cross 33 years later for just such a time as the year 2020.

If you are reading this card, take a deep breath, find a quiet place to clear your mind of all the racket around you, commit to stop chasing phony wizards and begin seeking the only true Hope we have for this life, Jesus.

From all of our family to all of you, have a very merry and Hope-filled Christmas!

