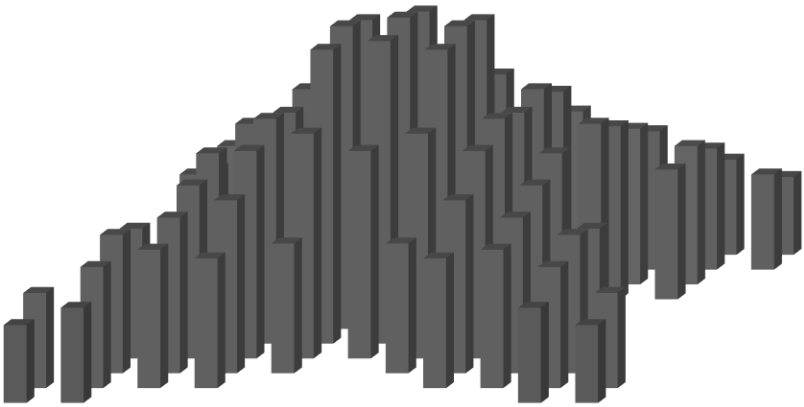
Mount Taylor



Rob Scott

The following are the first few pages of “Mount Taylor”

by Rob Scott

Forward

While washing his clothes at the laundromat, Tony Canales felt the hot wind from the steel fan blowing within the open air room. He is an electrician studying for his Journeyman's certification. He grabbed the paper advertisement fluttering before him push-pinned to the wall, advertising for various positions at much higher rates of pay than he had ever seen before. The flyer, with cut pieces of pull-me strips of paper along the bottom, offered to pay electricians $18.75 per hour and rock panel installers $25.00 per hour. Free transportation, free room and board and six months of vacation was offered to all. Tony was currently making $12.00 per hour with only two weeks of vacation per year.

"This has got to be a spoof", Tony said to himself, "Jim Darnell, with your phone number in big bold letters, I'm giving you a call right now. Let's see if you answer."

Chapter 1: Tornadoes

While sitting in the Waffle House Restaurant, a television was airing a NOVA program on Tornadoes. George Burris listened to the program while eating his lunch consisting of a BLT, scattered and smothered hash browns and a Coke. Barron Grotto narrated, “A tornado is any violently rotating column of air extending from a thunderstorm to the ground. Tornado-producing thunderstorms develop in warm, moist air in advance of eastward-moving cold fronts with dry air, known as a dry-line. The United States is the world's hot spot for tornadoes, thanks to a combination of large land mass, the Great Plains, which warms on hot days, a cold, dry wind from the Rockies, and warm moist air from the Gulf of Mexico. The earth's jet stream swoosh all these together to create Tornado Alley. Roughly seventeen million people live in what is widely considered Tornado Alley, an area of approximately 500,000 square miles which spans portions of eight states across the high plains of the United States.

The vast Plains has a long history of extreme weather. Called ‘No Man’s Land’ during the Dust Bowl, in many respects little has changed in the nearly eighty years since. Even with the inclusion of the Dallas metro area, the population density across the region is just thirty people per square mile. However, in Kansas, the population density is much higher within fifty-mile radii around Topeka-Kansas City at 150 people per square mile and Wichita at eighty people per square mile.

The people of Kansas have a longstanding tradition of depending on the weather for their livelihood. Despite the harsh reality of drought and severe weather, the region has the highest percentage of land farmed in the United States, and remains a critical supplier of food for the 300+ million people living in the U.S. Although it covers just fifteen percent of the U.S., Tornado Alley lays claim to nearly thirty percent of all the confirmed tornadoes in the Storm Prediction Center’s database between 1950 and 2012. Of the 58,046 tornadoes on record in that period, 16,674 of those occurred in Tornado Alley, which is a long-term average of 268 tornadoes per year.

Tornadoes are far more common in the United States than in any other country. The United States receives more than 1,300 tornadoes annually. Oklahoma, Kansas and northern Texas have the most tornadoes each year.

Although favorable conditions for tornadoes in the United States can occur at any time, they are most common in spring and least common in winter. Because spring is a transitional period for the climate, there are more chances of cooler air meeting with warmer air, resulting in more thunderstorms. Tornadoes can also be spawned by land-falling tropical cyclones, which usually occur in late summer and autumn. In the United States, thunderstorms capable of producing tornadoes usually form when the temperature is at its highest, typically from 4:00 p.m. to 7:00 p.m.

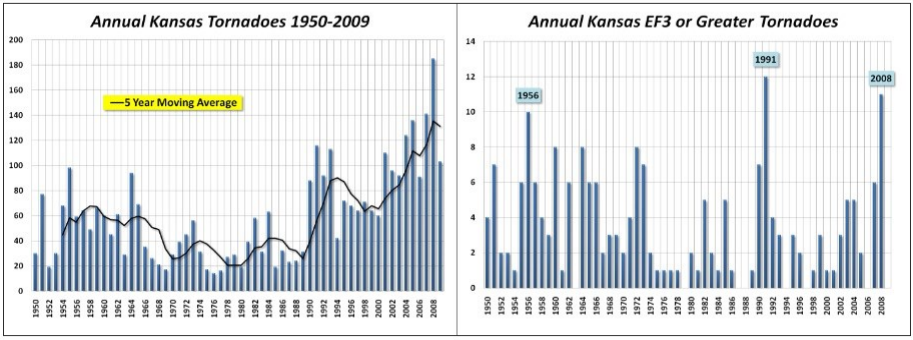
Although tornado season is March through June, tornadoes, including violent tornadoes and major tornado outbreaks, have been documented in the United States during every month of the year.

The United States incurs over eighty deaths and 1,500 injuries associated with tornadoes each year. Forty percent of all tornado-related deaths and many injuries come from residents of mobile homes. Until recently there was little hope of forecasting these systems. Meteorologists could identify those conditions that were likely to produce severe weather and generate a watch. If a tornado was spotted a warning was issued. More recently Doppler radar allows investigators to see a circulation develop in the storm. Because of their size and intensity, there are few storm observations. Increasing information has been gathered in the field from those chasing the storm. Current tornado warnings have a thirteen minute average lead time and a seventy percent false alarm rate. Tornadoes can last from several seconds to more than an hour. The longest-lived tornado in history is really unknown, since so many long-lived tornadoes that were reported before the mid-1900s are now believed to have been a series of tornadoes. Most tornadoes last less than ten minutes. The damage path of a tornado is usually less than 1,600 feet wide. Most tornadoes move at less than thirty-five miles per hour.

An EF-5 Tornado costs about $2.8 billion dollars, it destroys approximately eight thousand buildings. On average, tornadoes occurring during May cause about five billion dollars in destruction. The damage from a tornado depends on whether it hits rural or urban areas. The amount insurers have paid on tornado-related property claims in the past two decades is roughly $130 billion.

In Kansas, within fifty mile radii of Topeka-Kansas City is a densely populated 600,000 homes and in Wichita there are 350,000 homes. The Topeka-Kansas City combined insured value of the homes is $120 billion. It is estimated that if an EF-5 Tornado were to reach Kansas City, the damage would be about eighteen billion dollars. The likelihood of that event occurring in

any given year is increasing every year.



There has been exponential growth in Kansas tornadoes occurrences since 1989."

Chris Lewis, an adjuster for Gamma Reinsurance Company, entered the Waffle House Restaurant as the program on the television was wrapping up. His insurance agency has the most exposure to Tornadoes at roughly half of the insured value of Kansas Homeowner Insurance policies, an exposure of about ninety billion dollars. Gamma is limited in income to $1100 in premiums per average policy, an income of roughly $600 million annually. The competition to insure Kansas homes is high. In order to protect their claim to be the largest insurer in Kansas

and to improve their profit margin over time, Gamma CEO Donald Davis conceived the idea of building a barrier mountain to disrupt the natural flow of the “dry line” towards Kansas. With a trusted friend, Ed Malle, a meteorologist, Donald determined the size, height, placement and trajectory of a mountain necessary to protect the majority of the Kansas area prone to tornadoes each year. With Ed’s help, they chose Trego County as the location of a 20-mile wide and 6,100 feet tall mountain capable of stopping the “dry line” effect, protecting a triangular area protruding from the mountain going eastward encompassing most of Kansas. If successful, the viability of insurance premiums less insurance claims would allow profits to increase dramatically. However Donald knew the protection to be provided by the mountain would also attract competition of lower priced premiums. So long as the value of the investment pool remained high in the event of competition, it would not matter much if profits were derived from homeowner policies or from investments. Thus the mountain was going to change everything.

Chapter 2: The Meeting

Summer 2017:

"Here, hand me that roll of napkins. I will show you what we mean, Ron." Donald Davis, CEO of Gamma Reinsurance Company said at the Hooters Restaurant in North Kansas City, Missouri, just outside Weatherby Lake. "I want to build a mountain right here in Trego County in Kansas." Donald sketched out an X; he drew the Rocky Mountains, and he drew the rectangle representing Kansas and placed a small circle for Wichita and a large circle for Topeka-Kansas City.

"How big of a mountain do you want?" asked Ron Carter.

Donald snickered, "A really big one, twenty miles wide, sixty-one hundred feet tall."

"Holy Crap! Donald, I rent cranes, but nothing I can imagine would be able to build a mountain like that. Where is the dirt going to come from?"

"Ron, not dirt, but steel. I need lots of tower cranes to erect a mountain out of steel."

“Well, now we are talking, but that would take a long time.”

“Yes, about sixty years,” said Donald.

Ron choked on the swig of beer he was taking and blew a misty geyser out of his mouth and began to laugh. Donald then added, “I need 625 tower cranes.”

“Are you serious?” asked Ron.

“Yes, completely serious. I need someone who understands the project at hand and can serve as the CEO of it.”

“But why so big? Why on earth do you need to build a mountain so big? Why out there in West Kansas?”

“Ed, you are the meteorologist. Please explain to Ron what we are going to do.”

“Ron, we are going to remove Kansas and most of Missouri from Tornado Alley. We are going to do this by placing a mountain similar to the Rocky Mountains in West Kanas for the purpose of disrupting the dry-line of air. We are going to send the dry-line around the mountain and North to Nebraska and

South to Oklahoma providing a conical area of protection for Kansas and Missouri from Tornadoes."

"You are serious? You are going to cure Tornadoes?" asked Ron.

"Well, not exactly. We are only really going to divert them to Oklahoma and Nebraska," Ed explained.

"A mountain like that, hell, it will cost billions of dollars."

"Six hundred billion dollars to be exact, Ron" said Donald.

"You want me to be the CEO of a $600 billion dollar project?"

"Do you feel up to it?" asked Donald.

"How much are you going to pay me?"

"How much do you want?"

"Ten million a year"

"Done!"

"You cannot be serious?" asked Ron

“Yes I am. Ron, we go way back. We fought over the best girl in high school and you got to marry her and I have been forever trying to out-do you. But I can’t think of a better person to have married Mandy Monahan. And I can’t think of a better manager of my project.”

“But how can you afford that?”

“Ron, I run Gamma Reinsurance Company. I collect $600 million every year. For that, I insure seventy billion dollars in homes and property across Kansas alone. Trust me I have plenty of cash to support your salary and even then some.”

“So what do I do now?” asked Ron.

“Now you form a real estate investment trust, a REIT, call it Mount Taylor, formed with one hundred billion shares. I will give you forty million dollars and you sell to me forty billion shares. With the forty million dollars you begin to wine and dine the hedge fund managers in New York City and get the remaining sixty billion shares sold.”

“How much do I sell the other shares for?” asked Ron.

“Well, the project should cost $600 billion divided by sixty billion shares is ten dollars a share”, said Donald.

Chapter 3: Ron Carter

Ron Carter was born in 1972 in Sarasota, Florida with autism. People with autism have a greater than normal capacity for processing information even from rapid presentations and are better able to detect information defined as critical. This may help to explain the apparently higher than average prevalence of people with autism in the IT industry, which can require intense concentration and the ability to process a great deal of information from a computer screen. People with autism show an increased ability to focus attention on certain tasks. People who have higher perceptual capacity are able to process more information from a scene, providing a processing advantage. People with autism have higher perceptual capacity compared to the typical population. This can usually be seen once the task becomes more demanding, with more information to process. In the more challenging task conditions, people with autism are able to perceive significantly more information than the typical adult.

Autism is sometimes described as a social or communication problem. Clinically it is defined as impairment in communication, social interaction, and behavioral inflexibility. Processing auditory information is a critical component of social communication, and people with autism typically have problems processing this information. Auditory processing is a term used to describe what happens when your brain recognizes and interprets the sounds around you. Humans hear when energy that we recognize as sound travels through the ear and is changed into electrical information that can be interpreted by the brain. The disorder part of auditory processing disorder means that something is adversely affecting the processing or interpretation of the information. The hippocampus is responsible for sensory input as well as learning and memory. In simple terms, information is transferred from the senses to the hippocampus, where it is processed and then transferred to areas of the cerebral cortex for long-term storage. Since auditory information is processed in the hippocampus, in people with autism the information may not be properly transferred to long-

term memory. Auditory processing problems might be linked to other autistic characteristics, such as anxiety or confusion in social situations, and inattentiveness. Interestingly, individuals who do not have auditory processing problems are often auditory learners.

Eighty percent of what the brain processes is via the visual system. Vision problems are very common in individuals with autism. Symptoms of autism may include visual components such as lack of eye contact, starring at light or spinning objects, fleeting peripheral glances, side viewing and difficulty attending visually. Other symptoms of autism include lack of reciprocal social interaction, delays in development and a hypo or hyper-response to sensory information. Symptoms appear over time as the child shows a pattern of developmental problems. Some persons with autism use visual information inefficiently. As a result of poor integration of central and peripheral visual input, individuals with autism may have difficulty processing visual information. Once central focus is gained, they ignore side vision and remain fixated on a task for excessive periods. Since the

visual system relates to motor, cognitive, speech, and perceptual abilities, these areas may also be affected when the visual processing is interrupted.

Ron didn't develop vision difficulties until high school, when he was given glasses to correct Hyperopia (farsightedness); that's when Ron discovered trees actually have leaves. Ron's hearing has always been impeccable. But his affinity for touch is what Ron really feels the need to explore. The feel of the bottom of his shirt when he gets nervous, the feel of the tines of his keys when he gets anxious and the feel of his eyebrows when he is deep in thought are just some of the examples of Ron's needs for touch.

Despite his ticks and quirks, Ron grew up pretty normally, he adjusted well to life in Sarasota. Ron had many friends, but his closest friend was Donald Davis or the "Double-D". Supposing his name was so close to the Disney character, Donald reinvented his nickname to resemble a large pair of mammary glands, supposedly it was cooler than an animated

duck. Ron was more reserved than Donald, often shy, aloof and not in the moment when in the presence of girls. Donald would drink up every opportunity to engage with females and often would make their flirtatious acquaintances with or without Ron's help. Donald was focused on escapades while Ron typically floundered about trying to determine where he was in friendship level among Donald, girls and other friends.

It was all fine and well until Mandy Monahan noticed Ron over Donald. To Donald, Mandy Monahan was the must-have girl, the Holy Grail of high school chicks. But Mandy just wanted to see what made Ron tick. And it helped that Mandy was easy on the eyes, the older boys fondly referred to her as eye candy. Being a petite blonde, blue eyed, sun-kissed figure; the fact she liked Ron seemed such a misdirected use of perfectly symmetrical and proportional elements. The riff between Donald and Ron over Mandy was very juvenile and incredibly confusing for Ron. The more Ron backed off Mandy's attention, the more Mandy asserted her membership to Ron and the more Donald pulled back from friendship with Ron. This went on through

Junior and Senior years from 1989 through 1990. But in the summer after graduation of 1990, it was all straightened out. Donald went off into the Marine Corps, Ron went off to college in Tallahassee and Mandy went to Panama City. Being just a couple hours from each other, Mandy and Ron continued to see each other and their friendship eventually blossomed into seriousness and Ron eventually figured out the customary expectations. Mandy became a nurse, Ron sold heavy equipment and they lived happily in Dallas as Mr. and Mrs. Carter for many years.

I hope you did enjoy reading the first few pages of “Mount Taylor” by Rob Scott. Please note all books can be located for sampling and purchase at:

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