

PROGRAM..... Chats by the Weather Man..... RELEASE Wed. Jan. 26, 1927

ANNOUNCEMENT: Frost, hail, snow, rain, and cold weather insurance is the subject of the Weather Man's Chat this evening. The talk is released as a regular Wednesday evening feature of the radio service of the U.S. Department of Agriculture, through Station \_\_\_\_\_.

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The farmers of Fairfield County were planning a Farmers' Week to be held about the middle of January. Now the middle of January is generally unsettled in this section of the country and the farmers were losing a lot of sleep for fear that a blizzard or a prolonged cold spell would come along and break up the festivities. Bad weather might also make it impossible to ship stock for the exhibits. And the women folks wanted to know about how many men they'd have to count on lining up before the lunch they planned to serve, hot from the oven and kettle, at noon.

Well, as I said, the committees in charge of the Week were doing some tall worrying. It was going to take a pot of money to put the affair over. Serious business, whichever way you looked at it.

One day the chairman of the exhibits committee met me in front of the town hall. After the preliminaries were over, he said slowly,

"Wish I could be sure that we're going to have good weather about January 17th to 22nd".

"Do you want me to tell you whether it will snow or reach zero on the 17th of January, Jim?" I asked drily.

"I certainly do", Jim said quickly.

"Say, what do you expect of us", I asked, pretending surprise. "Now I can look up the weather records for this section for the past 20 years and then tell you what kind of weather we've had on January 17th. In fact, I've done so, and the chances are not so bad for a good day -- and a good week to follow. But I certainly am unable to tell you with any degree of certainty. You can insure yourselves, however, against loss of money in case the weather does prevent you from carrying out your scheduled plans."

"Didn't know that", said Jim.

"You can insure almost anything, today", I replied. "They say that Lloyd's of London will insure the brush of the artist -- the brain of the thinker --

the arm of the ball player -- the fist of the prize fighter -- or the toe of a dancer".

Jim was plainly surprised. "Is that so?" he asked.

"Yes", said I, "and here's something else. "You know that they can foretell an eclipse some time in advance of the day it occurs. Scientists travel great distances to see an eclipse. That's a lot of expense and trouble. And it would be awkward if it was cloudy on eclipse day. So the scientists sometimes insure themselves against inability to view the eclipse because of clouds in the sky".

In the old days the fruit grower just took the weather as it came. If a frost came late and froze the blossoms on his fruit trees-- or if it came early and destroyed a valuable truck garden crop -- he just gritted his teeth and blamed it on the blamed country he was living in and said a farmer has a hard life. Nowadays, the modern fruit grower insures himself against frost damage with smudge pots in his orchard -- or by actually taking out frost insurance. Take hail. Hail insurance is the oldest kind of distinctly weather insurance in the United States. It is written in large amounts in those states where hail damage is likely. The total hail insurance premiums paid in the United States in 1924 amounted to about forty million dollars.

"Windstorm and tornado insurance is another promising side line of fire-insurance companies. Annual premiums paid out nowadays amount to something like thirty million dollars in this Nation alone. Recent damaging tornados have boosted the popularity of tornado insurance, as they naturally would.

"Then there's rain insurance. It differs from other forms of weather insurance in that it does not cover property damage. Rain insurance is designed mainly to cover events -- ball games, prize fights -- open-air concerts -- which depend on public patronage for their success. Some of the policies cover not more than 3 hours -- long enough, however, for a man to make a lot of money in a big public affair. Fair managers and retail stores advertising special sales often take out rain insurance.

"Damage by lightning is generally covered in fire insurance, but there are certain freak types of insurance that might interest you, Jim. A motion picture company taking snow scenes, once took out insurance to protect itself in case it did not snow.

"How do they set the rates?" Jim asked.

"Rates for all these forms of insurance are originally based on the records of the Weather Bureau", I replied. "You see, the Bureau has records of the weather, which go back as far as 50 years. In connection with rain insurance, the amounts and frequency of rainfall during many years -- and in about 200 cities -- have been studied by men who are expert in reading the stories figures tell. Adjustments and payments of all kinds are made in conformity with the facts furnished by the Weather Bureau".

"Could I insure my own crops?" asked Jim.

"Yes, if your judgment told you it was a good investment to do so. Modern, scientific farming enables the farmer to eliminate many of the hazards. It's likely that crop insurance will go still further in giving you still more peace of mind. Even today, the study of climatic factors in a certain area makes it possible for a farmer to select regions where certain crops will grow best. That study also helps him to decide whether to insure his crops by smudge pots or commercial policies, it seems to me.

"During recent years, the Department of Agriculture has made wide studies of this matter of crop insurance. So have a number of foreign countries. In fact, some countries have gone so far as to put direct governmental supervision over insurance companies that insure crops against weather damage".

"Well," said Jim Then, "it seems to me that man has found that he can protect himself against the mysteries of the forces of nature -- even if he can't solve them."

That was all some time ago and I don't know whether the farmers in this particular case insured their annual Farmers' Week against bad weather or not. I certainly hope nothing happened to make it anything but a success. I do think Jim was impressed with the possibilities of weather insurance, though.

Now I suppose my time is up and I'd better bid you good night.

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# **National Oceanic and Atmospheric Administration**

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