

INDIAN SUMMER AND PLIMSOLL'S MARK.

By WILLIAM GARDNER REED.

[Dated: Washington, D. C., Nov. 22, 1916.]

Prof. C. Fitzhugh Talman has directed attention to the use of the term "Indian summer" in connection with the load line marked on British ships ("Plimsoll's Mark").¹ The following is quoted from the regulations of the British Board of Trade regarding load lines:²

3. . . . Maximum load lines shall be as follows, and the upper edge of such lines shall respectively indicate:

- For fresh water.—The maximum depth to which the vessel can be loaded in fresh water.
- For Indian summer.—The maximum depth to which the vessel can be loaded for voyages during the fine season in the Indian seas, between the limits of Suez and Singapore.
- For summer.—The maximum depth to which the vessel can be loaded for voyages (other than Indian summer voyages) from European and Mediterranean ports between the months of April and September, both inclusive, and as to voyages in other parts of the world (other than Indian summer voyages) the maximum depth to which the vessel can be loaded during the corresponding or recognized summer months.
- For winter.—The maximum depth to which the vessel can be loaded for voyages (other than Indian summer voyages and summer voyages) from European and Mediterranean ports between the months of October and March, both inclusive, and as to voyages in other parts of the world the maximum depth to which the vessel can be loaded during the corresponding or recognized winter months.
- For winter (North Atlantic).—The maximum depth to which the vessel can be loaded for voyages to, or from, the Mediterranean, or any European port, from, or to, ports in British North America, or Eastern ports in the United States, North of Cape Hatteras, between the months of October and March, both inclusive.

Such maximum load lines shall be distinguished by initial letters conspicuously marked opposite such horizontal lines as aforesaid, such initial letters being as follows:

- F. W.—Fresh water.
- I. S.—Indian summer.
- S.—Summer.
- W.—Winter.
- W. N. A.—Winter, North Atlantic.

4. The upper edge of the horizontal line passing through the centre of the disk shall always indicate the maximum summer load line in salt water. The relative positions of the upper edges of the other lines to be used in connection with the disc, with the upper edge of the line passing through the center of the disc (the maximum summer load line), will be indicated in the certificate of approval. * * *

6. Steamships shall be marked on both sides with such of the horizontal lines as aforesaid as are applicable to the nature of their employment, and sailing ships shall be marked on both sides with such of the above-mentioned lines, in addition to the horizontal line passing through the center of the disc, as indicate the maximum load line for fresh water and for North Atlantic winter, but sailing ships engaged solely in the coasting trade shall only be marked, in addition to the horizontal line passing through the center of the disc, with the line indicating the maximum load line in fresh water. * * *

8. The position of the disc and the horizontal line passing through its center, as also the lines to be used in connection with the disc, are shown in the following diagrams [see plate opposite].

The form of application for marking steamers contains the statement: "The vessel is (is not) intended to be employed in the Indian Ocean." In the form of the certificate of approval are the following clauses:

- (a) * * * the centre of such disc is placed feet inches below the deck line. * * *
- (b) * * * the position of the lines to be used in connection with the disc shall be as follows:

Maximum load-line in Indian summer.—The upper edge of this line is feet inches above the horizontal line passing through the center of the disc.

* * * * *
The freeboard for Indian summer applies to voyages in the fine season in the Indian seas between the limits of Suez and Singapore.

The photograph (fig. 2) shows the load-line mark on the starboard of the British steamship *Dramatist*, of Liverpool, at San Pedro, Cal., October 14, 1916.

The Imperial German Insurance Office in Hamburg approved similar regulations for German ships in 1908. The load-line marking does not include a line for "Indian Summer", but the certificates contain the following statement:

Auf Grund dieser Vorschriften ist die Berechnung des Freibords obigen Dampfers vom Germanischen Lloyd ausgeführt, und sind folgende Resultate ermittelt worden:

* * * * *
Abzug vom Freibord im Indischen und Stillen Ozean während der guten Jahreszeit Meter.

* * * * *
Für Fahrten im Indischen und Stillen Ozean darf das Schiff im Sommer in Seewasser bis zu einer Ladelinie Meter über der Oberkante der Marke S [Sommer] beladen werden.³

The recognition of the "fine season" as the time between October and April is shown by the following quotation from a marine insurance policy on cotton from India written in London, December 31, 1868.

[The rate is to be] 50 shillings per cent. [The insurers are] to return 9/6% for sailing between 20th October and 20th April.⁴

WEATHER INSURANCE.

By WILLIAM GARDNER REED.

[Dated: U. S. Office of Farm Management, Sept. 19, 1916.]

INTRODUCTION.

The chance of unfavorable weather conditions has always been regarded as a risk the farmer must assume, and it is obvious that no farm business can be permanently successful if the profits in favorable years are not more than sufficient to offset the losses from frost, drought, and flood. When farming is regarded as a business it is clear that the cost of such losses should be carried as an annual charge against the farm business¹ because it is of exactly the same nature as fire insurance and depreciation of buildings and machinery. That a successful plan for insurance against unfavorable weather has not hitherto been devised is the result of the apparent capriciousness of the weather and also of the fact that weather conditions are generally widespread, e. g., when unusually late Spring or early Fall frosts occur they are apt to be country wide. This prevents the application of the fire insurance theory that country-wide distribution of risks will permit the payment of losses, even of great losses like the Baltimore and the San Francisco

¹ The official translation by the British Board of Trade is as follows: "The freeboard of the above steamer has been calculated by the Germanic Lloyd on the basis of the regulations referred to, and the following results have been obtained:

* * * * *
Deduction from freeboard in the Indian and Pacific Oceans during the fine season meters.

* * * * *
For voyages in the Indian and Pacific Oceans the vessel may be loaded in sea water in Summer up to a load-line meters above the upper edge of the mark S."

² Great Britain, Board of Trade (Marine Department). Statutory rules and orders, 1890, no. 8. Merchant shipping. Prevention of accidents. Load line. Regulations, dated Jan. 12, 1899, made by the Board of Trade, under the Merchant Shipping Act, 1894 (57 and 58 Vict. c. 60) [London, January, 1899].

³ See, for example, "Farm Insurance" in U. S. Dept. Agriculture, Weekly News Letter, Oct. 4, 1916, v. 4, no. 9, p. 7.

¹ Talman, C. F. Indian Summer. MONTHLY WEATHER REVIEW, January, 1915, 43: 44-45.
² Great Britain, Board of Trade (Marine Department). Statutory rules and orders, 1890, no. 8. Merchant shipping. Prevention of accidents. Load line. Regulations, dated Jan. 12, 1899, made by the Board of Trade, under the Merchant Shipping Act, 1894 (57 and 58 Vict. c. 60) [London, January, 1899].

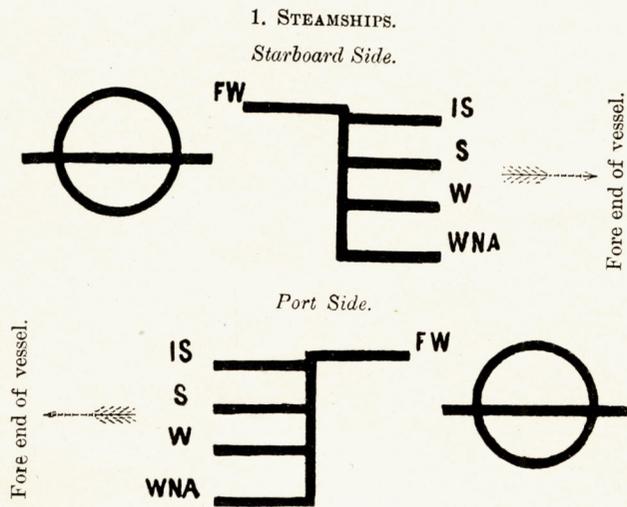


FIG. 1.—Marks and load lines prescribed for merchant steam shipping by the Board of Trade of Great Britain. The letters "I S" show the load line for "Indian Summer." (Photograph of printed regulations of 1899, cited in text.)

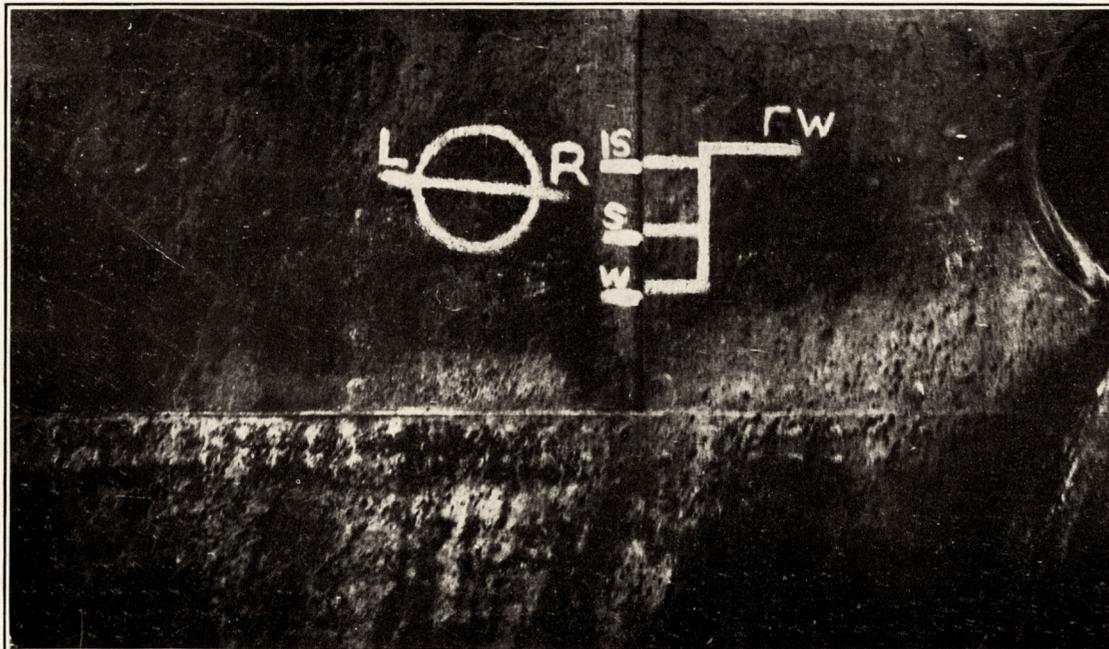


FIG. 2.—Photograph of the starboard marks on the British steamship *Dramatist* (Liverpool). The letters "L R" indicate that the marks were placed under the direction of surveyors of the Committee of Lloyd's Register of British and Foreign Shipping. (Photo by F. A. Carpenter, San Pedro, Cal., Oct. 14, 1916.)