

July 4

? WHY THE WEATHER ?

Dr. Charles F. Brooks,  
Secretary, American Meteorological Society  
tells of:

RAIN INSURANCE

Scientific weather observations have come to be an essential element in business in many ways, including warnings of frosts, rains and floods, and storms which threaten shipping. One of the latest aspects of their usefulness is in connection with rain insurance. Companies now undertake to insure against loss by rain due to the interruption of outdoor events, such as athletic games and agricultural fairs. The referee is the weather observer. The criterion as to whether rain does or does not inflict loss is usually specified as a fall of one-tenth of an inch during a particular period of hours set by the insured. If less falls, the insurance company wins; if one-tenth inch or more, the insured receives the amount of the policy. The rain gage of the observer is the arbiter.

July 4 is the great rain insurance day, because so many outdoor events are scheduled. One policy may protect from 5 to 11 a.m., another for the whole day, yet another for specified hours in the afternoon, and a fourth for a period of the evening. Under such conditions the observer and his rain gage have a busy time, if there is rain, especially if it be showery. The companies may win in the morning and lose in the evening, the insured may win or lose by a smallest fraction of an inch of water. If the amount is in doubt on a given policy, if the claim might be made one way or the other that the observer's figures are incorrect, then the contents of the rain gage are removed to a bottle for exact measurement with laboratory methods.

July 4 has an evil reputation for rain. The rainy day or the terrific shower which spoiled the fireworks is remembered. The fair weather Fourths make no strong impression. There are more rainless Fourths than there are rainy, otherwise, insurance premiums would be prohibitive.

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(TOMORROW: Thunder Does Not Sour Milk.)  
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