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? WHY THE WEATHER ?

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TORNADO INSURANCE

Tornadoes, destructive squalls and hurricanes are of frequent enough occurrence in the South and Middle West to have developed considerable business in windstorm or tornado insurance. Policies usually cover losses occasioned by both straight and curving winds, but it is the whirling tornado that causes the most complete wrecks. The path of a tornado, however, usually covers such a small area that the danger to any particular dwelling or structure is rather small. The prevailing rates for any windstorm damage in the eastern and middle states represent an expectation of total destruction not more often than once in over 1200 years for dwellings or once in over 30 years for flimsy structures, such as hay barracks.

While the Middle West and South are most in the public eye as regions where destructive windstorms occur, the East and parts of the West are by no means safe. Destructive windstorms occur in all states, tornadoes occur in all but a very few indeed. No large area in the United States east of the Rockies or even in the well inhabited parts of southern Canada is immune. The occurrence of such a storm as that in northern Ohio in June, 1924, at Fitchburg, Mass., in July, 1924, and at Miami, Fla., April, 1925, have been cautions to those who believe that places not known to have been visited before may, nevertheless, be struck. Other tornadoes have occurred in recent years in all three of the states mentioned. There was one within 16 miles of Miami but six years ago.

(Tomorrow: More Air Goes Up Than Ever Comes Down)

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