

A Science Service Feature

Released on receipt
but intended for use
June 12, 1926

? WHY THE WEATHER ?

Mailed June 5, 1926

By Dr. Charles F. Brooks
of Clark University

INSURING AGAINST FOREST FIRES

In these days of insurance for anything, it would seem a simple matter to insure oneself against loss of standing or cut timber in a forest. But suppose you were the insurance man: under what circumstances would you assume another's risk in case of a fire? On April 1 this year, when the ground was covered with snow in a mid-western state, agents of some insurance companies accepted woods risk of several hundred thousand dollars, but in about two weeks the companies cancelled the insurance, and would insure the logs for only about one-third the amount at more than twice the rate of premium previously arranged. The hot dry wind of April 21 so scared insurance men that an application for \$500,000 of insurance on cut logs in Pennsylvania was scaled down to \$55,000. That the insurance men would have been wise in refusing it altogether was shown by a fire on May 18 that burned up more than \$200,000 worth of logs.

Rates and sizes of risks should evidently vary with the nature of the fire season. Furthermore, since adequate insurance is not available, owners of large forest properties should take steps to perfect the use of fire-weather warnings in the East. Western lumbermen and the Weather Bureau are working hand-in-glove for the preservation of the great forests there. The same sort of cooperation is feasible in the East, and it will take only so much time to be developed as is required for insurance men and lumber and other forest products companies to awaken to the possibilities of fire protection when efforts are concentrated on the dangerous days, which the Weather Bureau and others have shown can be forecast.

(All rights reserved by Science Service, Inc.)

SCIENCE SERVICE,
21st and B Sts.,
Washington, D. C.