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? WHY THE WEATHER ?

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HAIL DAMAGE TO PLANTS

In connection with the recent rapid growth of hail insurance in the United States and Canada it is becoming a matter of much importance to investigate the nature of hail injury to plants. Of course the effects of hail vary greatly, not only with the intensity of the storm, but also with the kind of plant, its stage of development and various other circumstances.

In Europe, where insurance against hail has been practiced on a large scale for more than a century, an elaborate technique of estimating damages to crops has been developed, and there is a large fund of literature on the subject, especially in German. In some cases the estimates of damage are made by agents of the companies and in other cases by persons selected by the local authorities. Such persons are supposed to be familiar with each kind of crop covered by insurance, with the average yield in each locality and with current market prices. They must also be able to determine the possibility of recuperation, or of replanting, etc. Lastly, they must be able to distinguish between the damage wrought by hail and that due to rain, wind, insects and plant diseases.

The expert looks especially for the characteristic spots produced on the surface of plants by the impact of hailstones---a certain indication that the damage is due to hail rather than some other cause. Wherever these marks appear the plant cells have been killed, though the injury is not necessarily severe enough to affect the vigor of the plant.

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