

CENTURIES OF ROUGH NOTES

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SELLING EXTENDED COVERAGE ENDORSEMENT



FELLED BY WIND—Last September a sudden, heavy gust of wind blew this elm tree onto the roof of the Wilmarth & Son Funeral Home in Glens Falls, N. Y. The Extended Coverage Endorsement includes such a loss. Many residence properties are menaced by similar hazards.

Exceptionally Heavy Wind Damage in 1938

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THE year, 1938, was one of terrific wind losses in the United States. A preliminary survey showed 163 tornadoes and 276 windstorms of other nature by the time September had closed. Almost six hundreds persons were killed, more than two thousand injured and property losses from wind totalled more than \$385,000,000.

Tornadoes broke out in the south in January and February and reached their crest in early summer, as usual, but the most destructive one occurred as late as September 29, at Charleston, S. C. A total of 23 tornadoes occurred on one day, March 30, in Arkansas, Oklahoma, Kansas, Missouri and Illinois, with a loss of \$2,380,742, 43 persons were killed and 459 injured. Just fifteen days prior to this a group of 13 tornadoes, in Arkansas, Tennessee,

Missouri, Illinois and Iowa killed 24 persons, injured 190 and destroyed property to the extent of \$1,575,600.

Violent windstorms that were not classed as tornadoes occurred in almost every state and were especially numerous in the middle west, in Iowa, Illinois and Kansas, but the outstanding wind loss was from a hurricane on September 17-21 that moved inland over New Jersey, New York state, and the New England states. A survey by the Red Cross showed that in New England damage from this storm ranged between 250 and 300 million dollars, with a death list of 488, 1,754 persons injured and 8,924 dwellings destroyed. In New York state 69 persons were killed by this storm and the property loss exceeded five million dollars.

Since the nation-wide survey of

tornadoes was begun by the Weather Bureau in 1916, tornadoes have occurred in every state or group of states, except Nevada. They have been more frequent in Iowa than any other state, when area is considered, with Arkansas second and Kansas a close third. A surprising number have occurred east of the Mississippi, in both northern and southern states. In the 23 years ending with 1938 at least 92 have occurred in Illinois, 75 in Indiana, 71 in Ohio and 35 in Pennsylvania. Among southern states, Mississippi has had 132 tornadoes in that time, Alabama with 132 and Georgia, 76. Some of these southern tornadoes, especially in 1936, caused immense loss of life and property.

The distribution of damage over the country is shown in the accompanying table, compiled by Mr. J. B.