



# THE CHARLOTTE NEWS

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FINAL

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## Cottages, Roads Damaged

# High Tides, Angry Waves Battering N. C. Beaches

## Cold Continues To Hold Grip On Deep South

Floods Threaten New England Areas

By THE ASSOCIATED PRESS

An unseasonable cold snap held a tight grip over Florida and other Southeast areas today with no indication of immediate relief.

Near freezing weather nipped tender growing vegetables in southeast Florida with losses estimated in the millions of dollars. The citrus crop appeared not to have suffered heavy damage.

Leasing units were best sellers in Miami. Dealers in fuel oils and oilseed reported record sales. Winter clothes were in style in the land of sunshine.

Temperatures dropped to 42 degrees in Miami yesterday and climbed to 67 during the day. But the mercury dropped into the 40s again this morning.

A storm center off the east coast of New Jersey was blamed for the cold weather. Northerly winds continued to feed cold air southward into the Gulf states. Snow was reported on the ground at Knoxville, Tenn.

The chilly air draining into the southeastern states kept temperatures far below seasonal normals all yesterday with readings in the 40s and 50s in Florida, Georgia, Louisiana, Georgia and Alabama.

The storm did weather tricks in the Northeast, too. Warm, moist air poured over the area and westward into the Great Lakes region. In the West, there was a mixture of drizzle, light rain and some freezing rain. Considerable fog was also reported.

Rains, which have swept the Northeast over the weekend, appeared diminishing during the night. Winds, which had blown from the New England coast, also abated. Floods, however, continued to threaten some New England areas.

Temperatures in some sections of the Northeast were higher yesterday than in the Southeast. There were little changes during the night. Winds, which had blown from the New England coast, also abated.

Midwest areas with temperatures around zero in sections of Northern Minnesota and North Dakota. It was below freezing in the plains as far south as western Texas. Eastward readings were in the 20s and 40s and areas west of the Rockies reported 40s and 50s.

Light snow fell in sections of the upper Mississippi and Missouri valleys during the night.



MIAMI IS COLD, for Miami, and most sun-bathers seek the warmth that built to be found on the sand-dusted beaches. The temperature dropped yesterday to a low 42 degrees. (AP Wirephoto).

## Lengthy Session

# Opponents Collide On Insurance Hike

RALEIGH—A lengthy session was forecast for this afternoon when opposing forces meet to discuss a proposed 100 per cent increase in extended coverage insurance rates.

A hearing started this morning in Insurance Commissioner Charles Gold's office which centered on a 25 per cent farm insurance rate hike.

But the real fireworks were expected this afternoon when the North Carolina Association of Insurance Agents takes exception to proposed changes in extended coverage rates proposed by the North Carolina Fire Insurance Rating Bureau.

The Rating Bureau asks a 100 per cent increase in rates in North Carolina which would hike rates from eight to 16 cents per \$100 evaluation in 22 counties per year. Extended coverage includes such as windstorms, aircraft damage and hail.

The Bureau also asks for a \$50 deductible clause.

The insurance agents went on record last night in opposition to the 100 per cent increase and asked that the state also be divided into more than two areas.

They also oppose the mandatory \$50 deductible clause.

At the hearing, which may continue tomorrow, Gold was expected to hear sharp opposition to both the boost in farm insurance rates and to a much greater increase proposed for extended coverage insurance — which covers windstorm damage.

"The North Carolina Fire Insurance Rating Bureau, which requested the increases, has asked that extended coverage rates on dwelling be boosted by 100 per cent and 50 per cent on other buildings. It also asked for a \$50 deductible plan for extended coverage under which the property owner would bear the first \$50 of loss. The increase would cost premium payers \$2,000,000 annually. The rating bureau said the increase was necessary because of destruction due to Hurricane Hazel last year."

W. S. Bizzell, manager of the rating bureau explained to Gold the reason the 25 per cent boost in farm insurance rates and to a much greater increase proposed for extended coverage insurance — which covers windstorm damage.

Bizzell said the increase, which would amount to \$900,562 in annual premiums is justified by loss experience over the last five years. In all, the bureau is seeking increases totaling \$1,489,027 in farm insurance rates.

Arthur W. T. Joyner Sr. of Raleigh in questioning Bizzell pointed out that a net reduction of "a little more than 11 million dollars" was made in farm insurance rates in 1954.

## Lot Of Flapping, No Flying

learned to fly. Susan didn't.

Yesterday Mom and Pop lined up their latest brood for the annual migration. They glanced expectantly at Susan, made a skittering run to get to airport and took off. Susan flapped her wings and bounced along the water, making sad noises. Then, looking glum, she padded back to the coots and mudflats.

After the usual interval, seven cygnets hatched out. When they were big enough, they took their flying lessons, and Susan, looking glum, she padded back to the coots and mudflats.

Another spring came. Back flew Susan's parents to set up housekeeping again.

Mom and Pop were highly annoyed to find their dumb daughter still paddling around their stretch of water. They tried to drive her away. But the kid couldn't fly and walking—well, for a swan, it was walking.

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