Climatologist's earthquake prediction spawns trembles in central Louisiana

ALEXANDRIA, La. (AP) — The prediction of a December earthquake along the New Madrid fault line has some central Louisiana residents trembling.

And so far about 40 of them have taken out earthquake insurance on their homes to calm their fears.

The earthquake is predicted to strike on Dec. 3, according to climatologist and inventor Iben Browning, who says the sun and the moon will align and come closer to the Earth than they have in nearly 70 years.

The gravitational pull could cause a 50-50 chance of quakes happening along three faults lines around the world, including the New Madrid Fault, Browning said.

The New Madrid seismic zone is located in New Madrid, Mo., which is about 35 miles north of Memphis, Tenn. The fault line runs through parts of Missouri, Illinois and Arkansas, but areas in Mississippi, Tennessee, Iowa, Indiana, Ohio, Kentucky, Kansas, Texas, Alabama, Georgia and Louisiana are also expected to feel tremors from the quake.

Experts say fire is the greatest single danger from such an earthquake and that an earthquake has to be at least a 2.5 to 3.0 magnitude to be felt.

Harvey Scroggs Jr., who owns a State Farm Insurance agency in Ball, said he and his father, who operates an agency in Pineville, sent out 2,500 letters and maps to their customers in early August informing them of the possibility of the earthquake.

"We just wanted our customers to be aware of the quake and then let them weigh the cost and probability themselves. We are not pushing the insurance, we want our customers to know the facts and decide for themselves. I would hate for it to happen and ask 'Why didn't you tell me?,'" Scroggs said.

Callers to his office have not been panic-stricken about the quake, Scroggs said, but the office did receive an influx of earthquake insurance endorsements after the Sept. 26 earthquake on the New Madrid Fault. That quake registered 4.6 on the Richter scale and shook parts of Missouri, Arkansas, Illinois, Kentucky, Tennessee and Indiana, but did not cause any major damage.

"The people who called the office after we first sent out the letters jokingly asked me if I was going broke, and I told them I wasn't. But after the Sept. 26 earthquake they knew I was serious," Scroggs said.

Scroggs also said he has heard from insurance underwriters at State Farm's regional office in Monroe who said they "couldn't process the endorsements fast enough."

"I have no idea whether the earthquake will happen on Dec. 3 or not, but it is a reality that it will happen soon. For the price, it's not worth the gamble," Scroggs said.

Mike Oberdeen, director of management planning and information at the State Farm Mid-South Regional Office in Monroe said more policy holders in northern Louisiana have taken out earthquake insurance than any other area of the state. The regional office covers insurance claims for Louisiana, Arkansas and Mississippi.

Oberdeen said that 12,000 endorsements have been added in Arkansas and 11,500 endorsements in Mississippi, which is double the amount of earthquake policies taken out last year.

"Since the disastrous San Francisco earthquake, people have been made aware of what can happen. The people in Mississippi and Arkansas are closer to the epicenter of the predicted earthquake which is why they feel more threatened. That's not to say Louisiana won't feel any damage, it just won't be as major unless the earthquake rates high on the Richter scale," Oberdeen said.

So far, he said, about 100 endorsements of earthquake insurance have been added to Louisiana homeowners.

A premium for a frame home is 60 cents per $1,000 of coverage and 90 cents for $1,000 of coverage on a brick veneer home.

Oberdeen said that although he has read Browning was successful in predicting the San Francisco Bay area earthquake last year, which registered 7.1 on the Richter scale, and the Mount St. Helens volcano eruption in 1980, he doesn't believe Browning's Dec. 3 prediction.

However, he does believe there will be an earthquake on the New Madrid Fault before the end of the century, which is also the belief of most scientists.

The New Madrid Fault is capable of producing a strong earthquake, but an earthquake can't be accurately predicted by Browning's methods, said Don Stevenson, a research associate for the Louisiana Geological Survey at Louisiana State University in Baton Rouge.