

State Senator Robert Mayer The Mayer Memo

Senator Robert Mayer - Serving Butler, Dunklin, New Madrid, Pemiscot, Ripley, Stoddard & Wayne Counties



Column For The Week Of: February 22, 2010

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Preparing Missouri In Case of a Catastrophe

Even though it was almost two hundred years ago, nearly all of us who live in the New Madrid seismic zone have heard about the 1811 and 1812 earthquakes.

At 2 a.m. on December 16, 1811, a series of three great earthquakes began with many more tremors and aftershocks in between. Witnesses of the historic Missouri event said the land rose and fell like a swell on the sea. The earthquakes created waves on the Mississippi River and made the great river flow backwards. It is believed the earthquake was moderately felt across a million square miles and as far away as New York City – where it rang church bells. They couldn't measure earthquakes back then like we can now, but the U.S. Geological Survey says the New Madrid earthquakes twice reached up to 8.0, ranking them among the most intense earthquakes to ever happen in the lower United States. Alaska has had seven of the top ten, including the 1964 Prince William Sound quake that tops the list at 9.2. By comparison, the recent Haiti earthquakes registered at 7.0.

I would encourage you to have your home as prepared as possible should another earthquake ever strike again. This includes a home emergency supply kit, flashlights, portable radios, first aid kit, nonperishable food, water, and other necessary items. A great resource for earthquake preparedness is your local [University of Missouri Extension](#) office. The Southeast Regional Office can be reached at (573) 379-5431.

As the state senator for the bootheel of Missouri, I am keenly aware of the impact another earthquake could have on my district and on our state. That's why I've filed [Senate Bill 923](#), which, if enacted, would establish the Missouri Catastrophe Fund to provide a backstop for insurance companies in the event that another catastrophic earthquake strikes our state.

If enacted, the Missouri Catastrophe Fund would consist of premiums paid by insurers, bond revenues, and appropriated state funds. This fund would protect the insurance companies from total collapse in the event of catastrophic loss, and in the meantime, a portion of the fund could be used to improve emergency preparedness all across the state.

A fund advisory council would be formed within the Department of Insurance, Financial and Professional Regulation. Like all of our other state councils, it will consist of appointed experts from around the state. There is also special language that calls for the Department of Insurance director to coordinate any multistate or federal programs with Missouri's Legislature.

I pray that we are never confronted with an earthquake in Missouri, but please take the time to prepare your home. It never hurts to be prepared, and I'm working to ready our state. If you have comments or questions about this week's column or any other matter involving state government. You can reach my office by phone at 1-877-291-5584.

Contact Information

Capitol Office
State Capitol Building
Room 422
Jefferson City, MO 65101

Website:
<http://www.senate.mo.gov/mayer>

Phone Number:
573.751.3859
Fax:
573.526.1384

