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Tornadoes level Missouri town Local adjuster deals with aftermath

by Caroline Porter

The residents of Stockton, Mo. were lucky it was Sunday when a tornado hit their community of 1600 on May 4th, because the tornado ripped through the downtown and leveled 25 buildings, mostly containing businesses. The tornado reportedly was on the ground for 45 miles, at least, and ripped a path through Cedar County from the Southwest corner to the Northeast.

George Knapp of Wataga is a Catastrophe Adjuster for Grinnell Mutual Reinsurance Company and worked claims in Cedar County from May 6 until May 19. There were seven claims adjusters from Grinnell Mutual alone who worked steadily for two weeks in a county of only 13,700 population. Each adjuster worked about five or six claims a day. This is in addition to adjusters at the site representing companies such as American Family Insurance and State Farm. By the end of the first week, Grinnell Mutual had doled out \$3 million dollars, a hefty amount for an area with so little population.

"We stayed in Bolivar, about 20 miles east of Stockton, because there were no motels left in Stockton," said Knapp. "The first morning, when we drove west over the hill and saw the town, it reminded me of what it looked like after the Battle of the Bay of Manila during World War II. Another veteran with us said the same thing. And the tornado was probably through Stockton in about two minutes."

There were three casualties, two from

one family insured by Grinnell Mutual. A woman was not able to get her physically disabled husband to the basement. He was blown away with the house and his body found some distance away. The woman's father, who was ill, died two days later, his condition probably exacerbated by the stress.

Knapp related the story of a gentleman farmer about 85 years of age leading his only companion, his dog, to the storm cellar when the dog bolted away. The farmer was chasing him when the tornado struck. Miraculously, the man was found in a field, black with bruises from head to foot, but alive. The dog was also found alive. Knapp says a nurse in the hospital said to the man, "I can't believe you'd do that for a dog — would you do it again?"

"Why, hell, yes," he said. "We've been friends for years."

One of the buildings completely demolished that Sunday evening contained the Cedar County office of Grinnell Mutual. Fortunately for them, a commercial building was for sale four miles south of town and they purchased it within the week.

"This is cattle country, with lots of fences," said Knapp. "Farmers lost cattle and miles of fence. Much of the cattle died - they were found up in trees and in Stockton Lake south of town. Farmers will be finding debris for years. It will be hard mowing hay this summer."

Tombstones in the town cemetery were flattened and the Stockton park was



George Knapp showing the location of Stockton, Mo.

Their large house may be gone but they can still get their junk mail



This is all that remains of a local business.

The town park has been shambled



stripped of foliage and destroyed. Those things can probably be replaced, but the devastation in the center of Stockton will have long-term economic effects. A local Chevrolet dealer and Pamida discount store have already decided not to rebuild in Stockton.

There are always weird stories after tornadoes. Near Stockton Lake owners of a new home had a riding horse in a steel corral. The corral wasn't touched, but the horse was found in fine condition about 3/4 mile away. A machine shed disappeared, leaving the machinery inside still neatly lined up and untouched. The roof and front of a clothing store blew away, but the clothes were still on the racks. One bank was totally destroyed except for the vault, which stood unscathed in the midst of the ruins.

Knapp said, "I didn't see panic, just a lot of good people. One man who had lost everything said, 'The Lord lets us use some of this stuff for awhile, then he takes

it away.'"

This is the third time Knapp has worked tornado-related claims, the other two events being in Minnesota and Southern Illinois. And shortly after he arrived home from Missouri, he headed for Iowa to assess severe hail damage. This is Knapp's "retirement" job, after years of farming and owning and managing a family business named Knapco. Knapp and his wife, Kathy, are also the owners of the Hawthorne Centre Mall in Galesburg.

At the end of the interview, Knapp's wife added a new dimension to the conversation when she said of her husband's experience, "It was pretty emotional." Knapp hadn't talked about his personal reactions to the devastation, but his expression suddenly revealed the pain he had seen. "There were some pretty sad stories ...," he said, "when you talk to so many people who have lost everything."