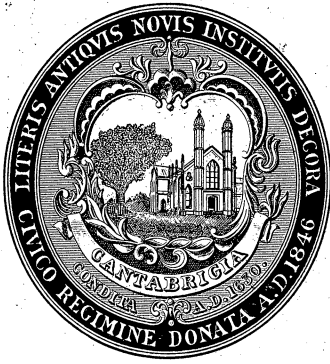




*Office of the Mayor
Cambridge Massachusetts*

January 5th, 1916.

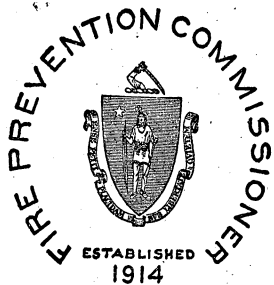
To the

Honorable the City Council of the
City of Cambridge:-

I transmit herewith a communication from the Fire Prevention Commissioner of the Metropolitan District, with enclosure, calling attention to the great value of the work of that department in the pulling down of dilapidated buildings in the vicinity of valuable property, and its effects upon insurance rates.

Respectfully,

Wm. R. Wood
Mayor.



THE COMMONWEALTH OF MASSACHUSETTS

FIRE PREVENTION COMMISSIONER

1 BEACON STREET

JOHN A. O'KEEFE,
COMMISSIONER

MICHAEL A. MURPHY,
DEPUTY

HARRY E. LAKE,
SECRETARY

BOSTON, January 3, 1916.

Hon. Mayor and
Board of Aldermen,
Cambridge, Massachusetts.

Dear Sir:

The enclosed copy of a communication received by me relating to action by this department is self-explanatory. It shows the very great value of the work done in tearing down dilapidated buildings. I feel it will be in the interest of the community to give these facts the widest circulation possible.

Very truly yours,

Fire Prevention Commissioner
for the Metropolitan District.

O.L

December 31, 1915.

John A. O'Keefe, Esq.,
Fire Prevention Commissioner,
1 Beacon Street, Boston.

Dear Sir:

In connection with your work of reducing fire hazard, you may be interested in the history of some insurance on Charles Street. On the corner of that street and Poplar Street, and numbered 337 Charles Street, is a brick tenement house known as the Charlesbank Homes. Last spring, when fire insurance was placed on the building, the rate was 75¢ for three years and we were informed that it was considerably increased by the hazard of a lot of unoccupied, dilapidated, wooden buildings to the south of it. The premium amounted to \$840.

In June, upon the removal of a part of these old buildings, we received a rebate of \$145.60 and now, upon the removal of the remainder, another rebate amounting to \$149.92; and the rate has been reduced to 45¢. In other words, the removal of these old buildings has meant a reduction in rate of about 40%.

The insurance agents write us that there was originally a charge of 11¢ in the schedule of rate on the Charlesbank Homes for the exposure hazard of those structures and that would mean that they were considered a serious hazard by the Board of Underwriters in making up the rate on the Charlesbank Homes. They add: "From the Companies' standpoint the district referred to has been very greatly improved for fire insurance purposes."

I remain,

Yours very truly,
(Signed) Henry Whitmore.

HW:S

COMMUNICATION

from the Mayor, transmitting

one from Fire Protection Commissioner
relative to pulling down dilapidated
buildings and effects upon insurance
rates

January 1916

In City Council, January 11, 1916
Placed on file.

Edward J. Brandon City Clerk.