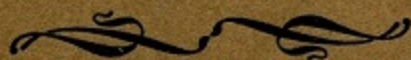


MAR 20 1941

BOSTON PROTECTIVE DEPARTMENT



SIXTY - SEVENTH

ANNUAL REPORT

FOR THE CALENDAR YEAR

1940

ARTHUR E. BURRELL

BOSTON PROTECTIVE DEPARTMENT

DIRECTORS

ALFRED N. MINER, PRES.
ARTHUR J. ANDERSON, VICE-PRES.
HERBERT A. KNEELAND
JAMES H. CARNEY

DIRECTORS

FREDERICK A. BAILEY
ELIOT R. HOWARD
ROBERT A. SULLIVAN
JAMES F. CRAFTS
EDWARD A. LARNER

BOSTON, January 1, 1941.

TO THE MEMBERS OF THE
BOSTON PROTECTIVE DEPARTMENT:

The Directors desire to express to the officers and uniformed members of the Department their appreciation for the loyalty and good work performed during the past year; also to submit herewith the 67th Annual Report of the Department with the reports of the Chief of Department, Treasurer, and statistical tables.

The Board recommends, first, that the active duties of the Department be continued for another year; second, that the Directors be authorized to expend for the maintenance of the Department during the year a sum not exceeding one hundred and fifty thousand dollars.

For the Directors,
ALFRED N. MINER,
President

TREASURER'S REPORT

INCOME & EXPENSE ACCOUNT FOR THE YEAR ENDED
December 31, 1940

RECEIPTS:

Cash Balance, December 31, 1939.....		\$ 5,802.07
Assessment on July-December 31, 1939 Premiums.....	\$ 63,767.88	
Assessment on January-June 30, 1940 Pre- miums.....	75,892.40	
Total Assessments.....	\$139,660.28	
Special Services.....	3,690.49	143,350.77
TOTAL.....		\$149,152.84

EXPENDITURES:

Department Payroll & Salaries.....	\$109,565.44	
Rent & Taxes.....	16,075.04	
Insurance.....	4,874.24	
Water, Light & Fuel.....	3,477.59	
Massachusetts Unemployment Taxes Year 1940.....	2,549.13	
Massachusetts Unemployment Taxes Last Quarter 1939.....	675.81	
Automobile Repairs & Supplies.....	1,491.54	
Telephone.....	1,220.22	
Miscellaneous Department Supplies.....	1,206.42	
Federal Old Age Benefit Taxes Year 1940.....	944.13	
Federal Old Age Benefit Taxes Last Quarter 1939.....	250.30	
Federal Old Age Benefit Taxes Last Quarter 1939—Employees.....	245.40	
Miscellaneous Corporation Expenses.....	753.27	
Printing & Office Supplies.....	713.08	
Repairs—Houses.....	677.12	
Equipment.....	138.44	
Interest.....	384.03	
Federal Unemployment Taxes Year 1940.....	283.24	
Federal Unemployment Taxes Year 1939.....	284.30	
New Equipment & Furnishings.....	155.04	
Employees Loans Due National Shawmut Bank December 31, 1939.....	120.30	
TOTAL CASH EXPENDITURES.....		\$146,084.08
Cash Balance December 31, 1940.....		3,068.76
TOTAL.....		\$149,152.84

REPORT

HEADQUARTERS BOSTON PROTECTIVE DEPARTMENT }
OFFICE OF CHIEF OF DEPARTMENT, No. 3 INDIA Sq. }

BOSTON, January 1st, 1941.

TO THE PRESIDENT AND BOARD OF DIRECTORS:

Gentlemen:— I herewith submit the Sixty-Seventh Annual Report of operations of the Department for the year ending December 31st, 1940.

CALLS AND SERVICE

The department responded to 2,891 City boxes, 576 Verbal, 156 Boston Automatic Fire Alarms, 83 American District Telegraph, 28 General Alarm Corporation, which includes 78 Sprinkler Breaks, 111 Sprinkler Troubles, Total 3,734; also 19 Water Damages, Total responses 3,753.

The service rendered was 17 fire extinguishers used, 11,858 covers spread on merchandise at fires and other calls, 262 covers on roofs, 334 covers protecting merchandise after fires from storms. Total covers used 12,454.

The hours service were 2,341.09 at fires and other calls, 286.13 protecting merchandise &c after fires, and 1,238.05 privates detailed after fires. Total 3,865.27.

OF THE 9,922 ALARMS, 7,160 ALARMS or 72.16 PER CENT WERE WITHOUT LOSS. (See grade of losses.)

The insured loss on buildings, contents, rents, vessels and cargoes was \$2,740,502.45 divided as follows:

Buildings.....	\$1,562,754.65*
Contents.....	1,132,413.41*
Rents & U. & O.....	7,311.88*
Vessels and Cargoes.....	38,022.51*
TOTAL.....	\$2,740,502.45*

*NOTE—The above totals are actual loss payments with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

SPRINKLER LEAKAGE DAMAGE (Other Than Fires)

Building & Contents, Insurance \$430,000.00. Insurance Loss \$11,690 33†

†NOTE—The above includes only losses reported to the Department.

DISTRICTS WHERE FIRES OCCURRED OR ALARMS
WERE GIVEN

Including Fire Department Still Alarms

City Proper.....	2510
Roxbury District.....	1886
Charlestown.....	522
East Boston.....	564
South Boston.....	742
Dorchester.....	1661
West Roxbury.....	937
Brighton.....	726
Hyde Park.....	356
Boston Harbor.....	3
Brookline.....	2
Cambridge.....	1
Chelsea.....	1
Dedham.....	3
Milton.....	3
Newton.....	1
Quincy.....	2
Somerville.....	1
Watertown.....	1
Total.....	9922

WHEN ALARMS OCCURRED

Months		Days of Week		Hours of the Day		
1940						
January.....	922	Monday.....	1579	Day Service	6 to 7 A.M.....	115
February.....	744	Tuesday.....	1365		7 to 8 ".....	167
March.....	748	Wednesday.....	1369		8 to 9 ".....	263
April.....	870	Thursday.....	1416		9 to 10 ".....	310
May.....	815	Friday.....	1382		10 to 11 ".....	348
June.....	826	Saturday.....	1468		11 to 12 Noon.....	447
July.....	713	Sunday.....	1343		12 to 1 P.M.....	491
August.....	698				1 to 2 ".....	508
September.....	713				2 to 3 ".....	496
October.....	1136				3 to 4 ".....	547
November.....	869				4 to 5 ".....	684
December.....	868				5 to 6 ".....	744
Totals.....	9922		9922	Night Service	6 to 7 ".....	634
					7 to 8 ".....	645
					8 to 9 ".....	654
					9 to 10 ".....	656
					10 to 11 ".....	491
					11 to 12 Midnight.....	408
					12 to 1 A.M.....	401
					1 to 2 ".....	344
					2 to 3 ".....	226
					3 to 4 ".....	135
					4 to 5 ".....	110
					5 to 6 ".....	98
					9922	

CAUSES OF ALARMS AND OF ALARMS WITH LOSS
DURING 1940

	Alarms	Alarms with Loss
1a Assistance beyond City Limits.....	15	
1 Chimneys, Flues, Cupolas and Stacks, overheated or defective.....	74	43
2 Conflagration.....		
3 Electricity.....	689	400
4 Explosions.....	171	77
5a False Alarms.....	1488	
6 Fireworks, Fire Crackers, Balloons, etc.....	64	38
7 Friction—Sparks—Occasioned by running machinery, including Pickers, Carding Machines, Gins, etc.....	47	18
8 Gas—Natural and Artificial.....	58	20
9 Hot Ashes and Coals.....	80	40
10 Hot Grease, Oil, Tar, Wax, Asphalt, ignition of.....	159	36
11 Hot or Molten Metal.....	25	18
12 Incendiarism.....	47	33
13 Lightning—buildings rodded.....	1	1
14 Lightning—buildings not rodded.....	10	8
15 Matches.....	501	255
16 Miscellaneous—Cause known but not Classified.....	841	31
17 Open Fires.....	58	12
18 Open Lights.....	69	34
19 Petroleum and its products.....	632	185
19a Rekindling of a previous fire.....		
20 Rubbish and Litter.....	1950	
21 Smoking.....	1477	1000
22 Sparks—Arising from combustion.....	119	56
23 Sparks on Roof.....	34	28
24 Spontaneous Combustion.....	153	103
24a Sprinklers.....	189	29
25 Steam and Hot Water Pipes.....	8	4
26 Stoves, Furnaces, Boilers and their pipes.....	716	113
27 Unknown.....	247	181
28 Unknown origin but investigation important.....		
Totals	9922	2763

GRADE OF INSURED LOSSES FOR 1940

8222	Alarms with no insured loss		
446	Fires with loss under	\$100	\$22,825.58
593	" " " from	\$100 to \$500	137,934.46
204	" " " "	\$500 to \$1,000	134,470.71
326	" " " "	\$1,000 to \$5,000	787,487.50
63	" " " "	\$5,000 to \$10,000	431,830.76
20	" " " "	\$10,000 to \$15,000	255,719.01
Over \$15,000			
1	Jan. 8, 1940	7-11 Appleton St., Paine Memorial Corp., et al.	43,205.89
1	" 12, "	27-28 Haymarket Sq., Marie F. Barry, et al.	80,139.97
1	" 13, "	862-870 Blue Hill Ave., Lena Hanlon Estate, et al.	22,869.30
1	" 18, "	38 Central Sq., Green's Furniture Co., et al.	17,893.55
1	" 23, "	163-165 Washington St., Dunlop Reed Clothing Co., et al.	31,262.01
1	" 24, "	1-9 Corinth St., Bellia Neustadt, et al.	15,321.82
1	" 27, "	515-519 Washington St., George White Fund, et al.	18,364.12
1	Feb. 2, "	557-563 Tremont St., Arnold-Fisher Co., et al.	45,544.00
1	" 9, "	15-29 Richmond St., Mercantile Wharf Co., et al.	25,463.72
1	Mar. 8, "	289-293 Washington St., Aaron Smith, et al.	19,262.54
1	" 23, "	356-358 Main St., A. Da Prato	49,966.00
1	" 27, "	1797-1813 Washington St., Sadye Cline, et al.	58,830.06
1	Apr. 12, "	1 Hartford St., Weeks Real Estate Trust, et al.	20,781.85
1	" 18, "	151-153 Hanover St., George R. Harding Trustee, et al.	20,514.95
1	May 11, "	1586-1588 Hyde Park Ave., Yale Wool Waste Co., et al.	18,447.14
1	" 20, "	107-117 Arlington St., Dwelling House Assoc., et al.	32,654.85
1	June 1, "	167 Tremont St., John Irving Shoe Corp., et al.	23,084.91
1	" 12, "	89 Bickford St., Mass. Knitting Mills, et al.	62,918.36
1	July 15, "	36-38 Winter St., Scott Furriers, Inc., et al.	67,207.80
1	" 19, "	137 Washington St., Leopold Morse Co.	33,339.90
1	Aug. 23, "	11 Newbury St., Emmanuel Episcopal Church, et al.	19,955.52
1	Sept. 29, "	289-297 Summer St., Adams & Leland, Inc., et al.	59,712.24
1	Oct. 6, "	16 Railroad Ave., Pope Lumber Co.	16,297.15
1	" 13, "	8 Louisburg Square, Philip Young, et al.	31,877.62
1	Nov. 3, "	395 Commercial St., Standard Grocery Co., et al.	32,695.62
1	" 20, "	100 Cummings Highway, Methodist Episcopal Church	18,733.00
1	Dec. 26, "	131 Washington St., Brighton, Washington Apts., Inc., et al.	23,344.15
1	" 26, "	1-7 Green St., Harvard College, et al.	15,162.00
Marine Losses			\$2,695,168.06
			38,022.51
Rents and U. & O.			\$2,733,190.57
			7,311.88
17	Sprinkler Losses (no fire)		\$11,690.33
			\$2,740,502.45

STATISTICS FOR YEAR ENDING
DECEMBER 31, 1940

Population.....		770,038	
Area Square Miles.....		47.81	
Number of Brick, Stone, Concrete, Steel frame, B, etc.....	44,659	} 1137,939	
" " Wooden Buildings.....	93,280		
" " Alarms, exclusive of False Alarms.....	8,230	} 9,922	
" " False Alarms.....	1,488		
" " Calls to assist other Cities and Towns.....	15		
" " Sprinkler System breaks and defects.....	189		
" " Fires in Brick and Stone Building.....	2,366		
" " Fires in Wooden Buildings.....	2,034	} 7,302	
" " Fires in Concrete Blocks.....	52		
" " Fires in Fireproof.....	4		
" " Fires in Ironclad.....	20		
" " Fires in Reinforced Concrete.....	3		
" " Fires not originating in Buildings.....	2,823		
" " Fires confined to floor where fire originated.....	4,111		} 4,479
" " " confined to Building but not to floor of origin.....	283		
" " " extending to adjoining Building.....	74		
" " " extending beyond adjoining Building.....	11		
" " " originating in Automobiles.....	836	} 2,823	
" " " not originating in Buildings.....	1,911		
" " " not originating in, but involving Buildings.....	76		

† January 1, 1941. By courtesy of City of Boston Building Department.

	Buildings	Contents	Rent&U&O	Vessels	Total
Total Insurance where claim for loss was made.....	\$87,661,151.50	\$19,334,030.72	\$250,800.00	\$343,912.00	\$107,589,894.22
Total Insurance Loss.....	1,562,754.65	1,132,413.41	7,311.88	38,022.51	2,740,502.45*
Losses where fires originated, i. e., direct losses.....	1,507,290.53	1,119,064.18	7,311.88	38,022.51	2,671,689.10*
Losses where fires did not originate, i. e., exposure losses.....	55,464.12	13,349.23			68,813.35*

*NOTE—The above totals are actual loss payments with estimates by insurance company adjusters for unsettled claims, as reported to the Department, for fire losses which occurred during the year, where fire alarms were given. The above totals do not include payments or estimates for losses by fires extinguished by occupants (no fire alarm being given) and other unreported fire losses, the total amount of which may be conservatively estimated at from 5% to 10% of this amount and should be added thereto.

Classification of Losses for ten years

Years	Total Al'm.	No Loss	Under \$100	\$100 to \$500	\$500 to \$1000	\$1000 to \$5000	\$5000 to 10,000	\$10,000 to 15,000	Over 15,000
1931	8728	5777	1109	849	273	544	103	34	39
1932	9393	6379	1121	849	296	590	100	22	36
1933	9147	6430	1264	728	253	381	61	17	13
1934	10014	7440	1274	667	232	305	58	17	21
1935	9861	8058	676	572	197	278	47	15	18
1936	9609	7734	614	594	184	302	42	9	30
1937	9636	7963	566	537	191	297	45	13	24
1938	9504	7878	502	564	175	272	67	24	22
1939	11518	9622	535	666	235	331	77	22	30
1940	9922	†8222	*448	*602	*208	*330	63	20	29

† Includes 1062 alarms with uninsured loss.

* Sprinkler losses included, viz., 2 under \$100. 9 from \$100 to \$500. 4 from \$500 to \$1000. 2 from \$1000 to \$5000.

Tabulation of Total Alarms, Fires with Loss, Insured Loss, Average Insured Loss of Total Alarms, and Average Loss of Fires Insured, for Ten Years

Years	Total Alarms	Fires With Loss		Insured Loss	Average Insured Loss of Total Alarms	Average Loss of Fires Insured
		Insured	Uninsured			
1931	8,728	2,385	523	\$4,201,708.83	\$481.41	\$1,762.14
1932	9,393	2,460	511	4,390,842.61	467.45	1,784.90
1933	9,147	2,059	603	2,373,631.09	259.49	1,152.81
1934	10,014	1,856	650	2,669,854.51	266.61	1,438.50
1935	9,861	1,784	718	2,079,237.97	210.85	1,165.49
1936	9,509	1,758	649	3,003,023.82	315.80	1,708.20
1937	9,636	1,661	760	2,521,565.68	261.68	1,518.10
1938	9,504	1,603	689	2,364,754.98	248.82	1,475.21
1939	11,518	1,875	974	2,907,481.05	252.43	1,550.66
1940	9,922	1,683	1,050	2,740,502.45	276.20	1,628.34

The above tables include Still Alarms.

In conclusion, I desire to express my sincere thanks to the Fire and Police Departments for their active co-operation, and to all other departments or persons who have in any way assisted this Department during the year.

Respectfully submitted,

WILLIAM F. BOWERS,

Chief of Department