

EDITORIALS
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Weekend News Review


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## Who makes your <br> Fire Insurance Rate?

Property owners-individually and collectively_create the conditions which decermine the cost of their fire insurance There is nothing secret in the making of fire insurance rates. Several major facts enter into the determination of these charges, such as construction, occupancy, the quality of private and public fire protection, exposure from other property and general

## ELIMINATE HAZARDS

 Stock Fire Insurance Companies maintain bureaus to assist in climinating fire hazards or correcting defects which may affect your rate. The advice of such bureaus is offered to you free of charge through your insurance agent.THE NATIONAL BOARD OF FIRE UNDERWRITERS


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