

THE
CITIES AND TOWNS
OF
TEXAS

WITH
FIRE PROTECTION AND
FIRE RECORD DATA



PUBLISHED BY
BOARD OF INSURANCE COMMISSIONERS

GEORGE B. BUTLER
Life Insurance Commissioner and Chairman of the Board

J. P. GIBBS
Casualty Insurance Commissioner

PAUL H. BROWN
Fire Insurance Commissioner

Prepared by
ENGINEERING DIVISION
GEO. C. HAWLEY, Chief Engineer

Austin
1950

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FOREWORD

This pamphlet gives the fire record data for the cities and towns of Texas where there is an average annual net fire insurance premium volume of at least \$1,500 over the fire record period, with the exception that a city or town with a key rate of eighty cents or less shall qualify regardless of the amount of the premiums. Towns and villages which do not pay at least the average of \$1,500 are not included herein.

The premiums and losses paid on suburban, farm, and country property are not shown in this booklet.

The term "net premiums" as used herein, means premiums written less "return premiums" by reason of cancellations. There are no other deductions from the actual gross premiums shown on the policies.

The term "net losses," as used herein, means the total sum actually paid to claimants less any amount received back by the companies as salvage.

The following table shows the loss ratios of the cities and towns of Texas by which is determined the amount of the good fire record credit or bad fire record penalty which is to be applied on all policies effective on and after March 1st of each calendar year.

Loss Ratio	Credits	Penalties
1. Over 75%.....		15%
2. Over 65% to 75%, inclusive.....		10%
3. Over 58% to 65%, inclusive.....		5%
4. Over 52% to 58%, inclusive.....		
5. Less than 52% to 45%, inclusive.....	5%	
6. Less than 45% to 38%, inclusive.....	10%	
7. Less than 38% to 31%, inclusive.....	15%	
8. Less than 31% to 24%, inclusive.....	20%	
9. Less than 24%.....	25%	

NOTE: Prior to 1936 the maximum good fire record credit was 15%; however, in that year the maximum credit was increased 25% in those cities and towns whose fire insurance premiums totaled \$20,000 or more. In 1940 this qualification regarding the amount of the premiums was removed and the maximum 25% credit was applied to all cities and towns alike.

PROTECTED AND UNPROTECTED CITIES AND TOWNS IN TEXAS

NOTATIONS

- *—Before name of town indicates town unincorporated.
- †—After name of town indicates town unprotected.
- (s)—After name of town indicates town is located in Sea-coast Territory for Windstorm and Extended Cover Insurance.
- *—Before Population indicates estimated.
- †—Before Population indicates water supply deficient.
- †—Before Fire Department indicates double platoon system.
- *—Before Fire Department indicates organization and/or equipment not properly maintained.
- **—Under Fire Record Credit or Charge indicates average net fire insurance premium volume of less than \$1,500.
- ()—Indicates Fire Record Charge.

NOTE: The Key Rates shown on the following pages are effective as of March 1, 1950, and of course are subject to change at any time.

NOTE: Other information regarding Good Fire Record credit or penalty of the Texas cities and towns can be found on Pages 27A and 28 of the Texas General Basis Schedules.

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Abbott.....	264	60	..	20	2	\$ 1,965	.....	\$ 8,000	\$ 3,605	(15)	(15)	(15)	(15)	5
Abernathy.....	847	57	..	19	1	15,122	\$ 15,145	67,979	23,274	(15)	(10)	5	25	15
Abilene.....	*35,000	21	†50	..	9	352,392	182,784	1,677,345	556,987	(10)	(5)	10	15	15
Alamo..... (s)	*4,000	33	..	23	2	11,351	49	52,651	27,110	25	25	(15)	(5)	5
Alba.....	675	66	..	20	1	3,196	4,988	11,282	7,515	25	25	25	20	(10)
Albany.....	*3,000	46	..	19	2	19,204	5,471	79,654	13,446	25	25	25	25	25
Alice..... (s)	*20,000	30	4	52	4	104,014	20,140	367,543	118,414	25	25	20	15	15
Alpine.....	3,866	48	..	20	2	30,759	10,035	159,284	51,887	5	10	5	15	15
Alto.....	1,141	58	..	24	1	7,277	3,065	39,835	10,188	10	25	25	25	20
Alvarado.....	1,324	60	..	15	2	12,476	11,024	52,444	18,814	20	20	20	25	15
Alvin..... (s)	*4,000	45	..	20	2	52,904	1,223	167,972	444,086	25	25	(15)	(15)	(15)
Alvord†.....	821	90	..	..	..	5,442	150	26,070	5,240	25	20	25	25	25
Amarillo.....	*73,000	15	†82	..	13	707,407	139,967	3,077,819	880,715	15	5	10	15	20

Amherst.....	749	66	..	15	1	6,724	11,075	38,008	15,609	15	15	15	25	10
Andrews†.....	*4,500	52	..	21	1	38,334	7,935	145,550	50,056	(15)	5	10	15	15
Angleton.....(s)	*3,800	48	..	27	3	31,205	3,024	134,700	10,892	15	20	25	25	25
Anna.....	509	59	..	20	1	4,891	475	26,296	1,463	(10)	25	25	25	25
Annona.....	*500	71	..	20	1	2,525	.....	11,527	2,406	20	20	20	20	25
Anson.....	2,338	59	..	18	1	30,632	50,023	129,494	72,145	(15)	(15)	(15)	(15)	0
Anton†.....	548	99	..	..	..	13,022	1,748	52,036	539,577	(5)	25	15	(15)	(15)
Aransas Pass... (s)	4,095	62	..	20	2	33,852	6,314	131,640	11,844	25	25	25	25	25
Archer City.....	1,675	44	1	20	1	11,992	7,474	39,616	19,447	25	25	15	10	5
Arlington.....	4,240	35	1	26	3	78,807	4,534	259,384	120,377	10	0	0	(10)	5
Arp.....	1,139	67	..	12	1	7,766	76	33,890	15,751	25	(5)	(5)	0	5
Asherton.....	1,538	78	..	*23	1	2,561	36	11,979	218	25	25	25	25	25
Aspermont.....	1,041	73	..	*10	1	8,462	753	43,620	5,851	(15)	(15)	25	25	25
Athens.....	4,765	32	2	26	3	59,436	7,804	211,617	110,980	25	(5)	(10)	(5)	0
Atlanta.....	2,453	47	..	20	2	41,800	26,710	174,412	133,142	(10)	(10)	(10)	(10)	(15)
Aubrey†.....	472	97	..	..	..	3,020	.....	12,227	22,484	25	20	25	(15)	(15)

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Austin	*140,000	17	†143	..	22	\$ 921,436	\$ 539,319	\$3,601,330	\$1,613,303	15	15	10	10	10
Baird	1,810	40	..	22	2	9,027	171	39,371	1,659	25	25	25	25	25
Ballinger	4,472	26	1	26	4	65,579	13,038	280,931	146,877	5	10	(10)	(10)	0
*Bandera	*1,200	59	..	26	1	18,987	23,371	67,588	30,738	10	20	20	25	5
Bangs	*1,400	63	..	20	1	6,022	18	24,095	5,411	25	25	15	20	25
Bardwell †	266	95	..	..	..	2,488	.....	11,583	3,418	25	25	25	20	20
Barstow †	558	98	..	..	..	9,905	66	39,733	72,911	25	(15)	(15)	(15)	(15)
Bartlett	1,668	30	1	24	2	15,137	309	68,094	30,005	25	20	10	5	10
Bastrop	*4,500	47	..	25	2	22,922	473	103,241	35,793	5	5	5	10	15
Bay City	(s) 6,594	37	..	26	4	74,121	5,498	347,593	81,333	(5)	5	10	20	25
Baytown	(s) *26,000	61	..	30	1	50,330	5,161	204,421	38,528	25	25	25	25	25
Beaumont	(s) *85,000	18	†86	..	16	637,529	148,583	2,789,054	895,686	5	5	10	10	15
*Beckville †	453	97	..	..	..	4,474	100	18,605	2,660	25	25	20	25	25

Beeville.....(s)	6,789	34	..	25	5	50,098	7,098	231,336	53,713	25	25	25	20	25
Bellaire.....(s)	1,124	51	1	25	2	93,653	2,742	319,948	52,156	25	25	25	25	25
Bellevue†.....	503	95	..	..	..	4,661	3,813	13,444	8,472	25	20	10	10	(5)
Bells†.....	454	98	..	..	..	5,118	132	21,317	9,050	0	10	0	5	10
Bellville.....	*2,000	47	..	30	2	18,344	2,159	76,730	11,505	20	25	25	25	25
Belton.....	*6,000	29	2	35	4	39,392	14,328	183,296	79,655	0	15	5	10	10
Benavides.....	†*4,000	67	..	20	1	8,238	.....	30,689	14,462	25	25	5	0	5
Benjamin.....	†599	72	..	20	1	5,198	289	20,003	6,608	10	15	20	15	15
*Bertram†.....	*550	95	..	..	..	4,911	1,227	22,096	1,744	25	25	25	25	25
Big Lake.....	763	79	..	*15	2	22,455	1,848	83,024	14,535	20	(5)	10	25	25
Big Sandy.....	609	51	..	20	1	5,491	3,383	22,824	12,194	10	20	20	5	0
Big Spring.....	*20,000	27	21	..	4	134,303	31,763	611,366	187,182	10	10	10	15	20
Big Wells.....	866	54	..	20	1	2,674	150	9,999	1,881	25	20	20	25	25
Bishop.....(s)	1,329	59	..	19	2	21,267	8,597	90,678	33,990	(15)	(15)	(15)	15	15
Blanco.....	*750	70	..	31	1	8,177	1,961	25,649	3,611	..	25	25	25	25
Blanket†.....	327	95	..	..	..	2,617	.....	13,557	10,277	..	5	10	(15)	(15)

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
*Blessing†.....(s)	*250	95	..	..	..	\$ 4,438	.....	\$ 19,395	\$ 165	25	25	25	25	25
*Blewett†.....	*300	1.00	..	..	..	2,413	\$ 338	16,610	2,242	25	25	25	25	25
Bloomburg†.....	471	1.00	..	..	..	4,220	14,782	13,636	23,114	25	25	25	(10)	(15)
Blooming Grove...	821	54	..	*26	1	6,556	2,074	25,274	13,921	5	(15)	(15)	(15)	0
*Bloomington†... (s)	750	1.00	..	..	..	12,124	2,000	28,947	23,098	25	10	10	(15)	(15)
Blossom†.....	858	90	..	..	..	4,967	3,542	24,587	11,061	10	5	10	15	10
Blue Ridge.....	424	64	..	20	1	.....	.....	.....	.....	..	..	..	..	..
Blum†.....	441	95	..	..	..	3,110	190	14,720	1,467	(15)	(15)	25	25	25
Boerne.....	*1,800	44	..	20	1	13,808	1,849	49,794	15,482	5	10	15	15	15
Bogata.....	†800	56	..	20	1	7,068	.....	30,458	2,780	25	25	25	25	25
*Boling†.....(s)	*750	96	..	..	..	7,515	98	34,030	1,205	25	25	25	25	25
Bonham.....	*10,000	30	2	25	3	68,492	137,506	302,414	233,143	10	0	10	10	(15)
Booker.....	836	52	..	21	1	8,949	2,728	29,286	2,961	25	25	25	25	25

Borger.....	10,018	40	5	16	2	186,963	66,844	664,145	308,410	15	20	15	5	5
Bowie.....	3,470	36	2	16	3	36,871	11,141	175,197	46,015	(15)	(15)	5	20	20
Boyd†.....	496	98	..	..	..	4,005	1,058	15,703	5,670	25	25	10	15	15
Brackettville.....	2,653	40	..	29	2	4,331	6,571	24,679	10,229	15	25	25	25	10
Brady.....	5,002	22	1	20	3	54,616	3,449	257,015	40,500	25	25	25	25	25
Brandon†.....	236	98	..	..	..	2,612	.....	10,755	1,654	25	25	25	25	25
Brazoria.....	*1,500	58	..	30	1	.....	.....	.....	.....	..	..	..	..	..
Breckenridge.....	*9,000	27	6	..	6	43,792	28,982	208,961	73,438	15	15	20	20	15
Bremond†.....	1,106	95	..	..	..	11,532	7,731	42,620	16,752	25	25	20	20	10
Brenham.....	*8,000	22	2	50	4	71,965	24,118	298,306	124,395	25	25	15	10	10
Bridgeport.....	1,735	48	..	22	2	10,965	2,816	42,513	18,189	25	20	5	10	10
Bronte†.....	754	92	..	..	..	6,825	8,841	26,495	16,708	25	25	20	15	(5)
Brownfield.....	4,009	35	..	18	2	64,375	23,521	279,996	55,989	25	25	25	25	25
Brownsville.... (s)	*35,000	16	†37	..	7	128,268	32,780	475,661	103,743	25	25	25	25	25
Brownwood.....	*22,000	31	13	31	6	149,981	86,057	745,747	356,567	(5)	(5)	0	0	5
Bryan.....	*18,000	25	8	21	5	191,030	190,755	675,980	605,846	5	(15)	(15)	(15)	(15)

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Bryson†.....	806	99	..	..	..	\$ 2,813	\$ 170	\$ 16,155	\$ 274	25	25	25	25	25
Buffalo†.....	737	98	..	..	..	7,871	10,660	30,562	21,947	20	20	25	5	(10)
*Buna†.....	*650	95	..	..	..	2,841	.....	17,129	27,186	(15)	(15)	(15)	(15)	(15)
Burkburnett.....	2,814	48	1	20	2	21,923	9,432	86,212	26,883	25	25	25	20	15
Burleson†.....	573	95	..	..	..	9,989	1,022	33,889	24,771	25	(15)	(15)	(15)	(10)
Burnet.....	*3,000	54	..	24	2	18,735	3,600	73,112	11,875	20	25	25	25	25
*Burton†.....	*800	95	..	..	..	3,094	.....	15,740	131	25	25	25	25	25
Byers.....	427	59	..	*20	1	2,578	17,362	12,969	21,207	25	10	15	10	(15)
Caddo Mills.....	*750	46	..	24	2	3,338	10,647	13,513	12,630	25	25	25	25	(15)
Caldwell.....	*3,000	47	..	20	2	27,114	14,860	101,508	41,548	25	25	25	15	10
Calvert.....	2,366	36	1	20	2	19,828	120	64,420	40,698	25	25	20	(15)	(5)
*Camden†.....	*500	1.00	..	..	..	4,347	.....	14,087	6	25	25	25	25	25
Cameron.....	5,040	30	1	39	2	57,981	15,838	222,605	131,246	25	25	20	0	(5)

Canadian.....	*3,000	38	1	24	2	25,055	2,038	93,605	40,776	(5)	(5)	5	5	10
Canton.....	715	70	..	16	1	10,219	2,931	38,468	8,438	5	25	20	25	25
Canyon.....	*4,500	30	..	25	4	28,823	9,361	118,777	24,152	25	25	25	25	25
Carbon†.....	459	97	..	..	..	3,105	.....	16,858	8,514	25	(10)	(10)	0	5
Carrizo Springs...	*3,000	53	..	20	1	25,228	4,742	86,317	86,525	25	25	(15)	(15)	(15)
Carrollton.....	921	50	..	20	2	16,263	4,835	66,828	9,729	25	25	25	25	25
Carthage.....	*4,000	32	1	27	2	51,426	8,490	203,241	31,266	0	5	15	20	25
Catarina.....	403	62	..	*16	1	903	.....	6,588	1,213	(15)	20	25	25	25
Cedar Hill†.....	*1,000	90	..	..	..	6,897	3,619	11,444	4,001	..	..	..	25	15
Celeste.....	730	49	..	18	1	4,192	14,803	22,050	17,502	10	20	25	25	(15)
Celina.....	994	31	1	20	2	9,585	13,736	50,924	35,307	(5)	(5)	0	5	(10)
Center.....	3,010	30	1	25	3	34,747	2,551	136,911	23,376	15	20	20	20	25
Centerville†.....	900	1.00	..	..	..	13,117	239	33,662	2,330	15	15	20	25	25
Childress.....	6,464	22	5	32	3	71,585	47,810	311,341	136,879	0	10	10	10	10
Chillicothe.....	1,423	33	1	18	2	12,413	6,347	74,996	166,324	(15)	(15)	(15)	(15)	(15)
Cisco.....	4,868	29	1	20	5	42,816	22,574	164,951	60,614	10	15	15	15	15

TOWN	Population 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Clarendon.....	*3,500	26	1	20	2	\$ 27,755	\$ 34,424	\$ 119,499	\$ 77,809	20	20	5	5	(10)
Clarksville.....	*5,000	31	2	20	2	53,185	24,636	222,723	65,520	(15)	(15)	(10)	(5)	20
Claude.....	*1,100	49	..	*12	1	9,864	240	46,605	5,074	25	20	25	25	25
Cleburne.....	10,558	30	9	..	6	94,515	28,368	462,122	137,718	15	15	15	20	20
Cleveland..... (s)	*4,000	44	..	27	2	28,574	1,327	133,974	22,906	15	20	20	15	25
Clifton.....	*2,250	39	..	26	2	21,383	689	105,136	22,794	(15)	(15)	(15)	(10)	25
Clyde.....	800	64	..	20	1	3,691	150	21,461	2,730	25	25	25	25	25
Coahoma.....	*800	80	..	*14	1	4,813	80	18,396	8,886	25	25	25	0	5
Coleman.....	*9,000	23	2	33	4	57,796	5,292	238,212	86,473	15	5	0	10	15
College Station....	*4,000	29	..	16	3	39,924	19,537	157,248	57,776	20	20	20	20	15
Collinsville.....	623	56	..	*14	1	3,776	1,643	18,160	3,158	15	15	20	25	25
Colorado City.....	5,213	32	1	20	2	53,343	3,665	193,672	83,232	(15)	(15)	5	5	10
Columbus.....	*3,500	48	..	24	2	23,525	741	84,002	16,006	20	20	20	25	25

Comanche.....	3,209	35	1	30	2	55,278	17,605	212,787	92,516	10	15	10	5	10
*Comfort.....	*1,000	53	..	25	2	6,058	1,007	42,693	2,590	25	25	25	25	25
Commerce.....	4,699	37	2	19	2	42,397	39,691	212,825	122,698	5	(5)	(5)	5	0
Conroe.....	*6,500	37	†2	25	3	49,254	15,008	210,797	34,707	20	25	25	25	25
Cooledge.....	1,102	50	..	22	1	9,656	13,904	39,458	30,847	0	5	5	0	(15)
Cooper.....	2,537	41	1	20	2	29,983	2,176	120,273	64,641	15	(5)	0	(5)	0
Copperas Cove....	356	68	..	*15	1	2,335	82	10,212	1,256	15	20	20	25	25
Corpus Christi (s)	*100,000	22	†86	..	13	738,000	161,058	3,126,976	896,604	10	15	15	15	20
Corrigan.....	1,402	53	..	20	1	.....	.....	.....	.....	..	..	..	..	..
Corsicana.....	15,232	23	12	..	9	150,941	34,842	658,611	315,607	0	5	15	5	5
Cotulla.....	3,633	45	..	24	2	13,384	3,273	61,909	24,399	(5)	(10)	(10)	10	10
Crandall†.....	*500	95	..	..	..	3,431	149	15,750	2,714	20	5	25	25	25
Crane.....	1,420	74	..	*20	1	21,538	9,581	78,096	20,250	20	20	25	25	20
Crawford†.....	471	97	..	..	..	3,614	.....	14,425	106	25	25	25	25	25
Crockett.....	4,536	32	1	25	3	79,801	43,226	270,532	139,150	5	10	5	5	5
Crosbyton.....	*2,500	43	..	20	3	18,543	3,966	80,744	6,113	25	25	25	25	25

TOWN	Popu- lation 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Cross Plains.....	1,229	79	..	21	1	\$ 12,610	\$ 937	\$ 52,852	\$ 7,712	25	25	25	25	25
Crowell.....	1,817	58	*1	15	2	21,560	1,370	101,584	15,225	5	0	15	20	25
Crystal City.....	6,529	44	..	20	2	17,673	231	76,411	1,464	20	25	25	25	25
Cuero.....	*8,000	23	3	32	3	33,697	8,623	154,125	25,279	20	20	20	25	25
Cumby†.....	642	94	..	..	..	5,908	289	22,471	17,421	15	25	5	(15)	(15)
Daingerfield.....	1,032	53	..	21	1	18,623	213	60,199	26,463	25	(15)	(10)	0	10
Dalhart.....	*7,500	33	1	24	4	69,473	16,249	253,251	33,115	5	15	20	25	25
Dallas.....	*600,000	13	†440	..	47	4,366,328	1,579,193	18,061,538	8,423,251	(5)	5	5	0	5
Cockrell Hill....	*2,500	53	..	25	1	11,990	1,827	53,371	7,437	20	20	25	25	25
Highland Park..	10,288	19	†14	..	2	114,475	34,033	500,762	173,905	20	15	15	15	15
University Park.	13,458	19	†23	..	4	192,741	36,077	838,755	208,727	25	20	20	20	20
Dawson.....	1,155	47	..	*18	1	6,451	94	29,556	10,102	25	20	0	15	15
Dayton.....(s)	*3,400	47	..	21	4	17,633	394	65,989	5,631	25	25	25	25	25

Decatur.....	2,578	39	..	20	3	23,356	1,584	98,727	30,525	10	10	15	15	20
DeKalb.....	1,287	51	..	15	1	21,553	15,103	81,696	43,721	15	15	10	10	0
De Leon.....	1,971	59	..	*8	1	24,254	4,721	112,160	30,076	20	20	20	20	20
Del Rio.....	13,343	32	3	20	6	66,828	27,536	302,945	82,319	0	(5)	10	10	20
Denison.....	*16,500	16	†26	..	5	138,638	40,150	669,669	313,979	5	0	5	5	5
Denton.....	11,192	23	10	20	6	139,051	74,366	612,896	250,033	10	10	15	15	10
Denver City.....	3,516	74	..	20	1	16,870	3,421	16,870	3,421	..	..	..	..	25
Deport.....	822	48	..	25	1	7,502	518	38,498	19,723	0	(15)	(15)	(10)	5
Detroit†.....	1,064	98	..	..	..	3,325	1,182	16,511	2,361	25	25	25	25	25
Devine.....	*2,100	59	..	*22	2	13,143	36,641	46,892	43,267	(15)	(15)	(15)	(10)	(15)
Diboll.....	*2,500	67	..	21	1	21,128	2,342	91,762	103,054	25	(15)	(15)	(15)	(15)
*Dickenson†....(s)	*1,500	92	..	..	..	18,983	4,848	112,581	22,546	25	25	25	25	25
Dilley.....	1,244	62	..	18	2	8,885	5,557	33,844	7,814	25	25	25	25	25
Dimmitt.....	943	45	..	10	1	26,252	58,507	83,243	67,742	25	25	25	25	(15)
Dodd City†.....	500	95	..	..	..	3,116	172	12,189	260	**	**	25	25	25
Dodson.....	357	61	..	25	1	4,893	.....	14,858	106	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Donna..... (s)	*5,500	34	..	23	2	\$ 31,213	\$ 545	\$ 174,053	\$ 52,803	10	15	10	15	20
Dublin.....	2,546	23	1	32	4	30,017	31,602	163,913	59,601	(5)	10	15	20	15
Dumas.....	*4,500	41	..	24	2	70,574	9,216	233,494	22,229	(15)	(15)	(15)	(5)	25
*Duncanville†.....	300	95	..	..	..	7,149	192	18,345	472	..	25	25	25	25
Eagle Lake.....	*3,000	33	..	27	4	17,421	436	103,768	22,411	0	0	10	25	25
Eagle Pass.....	6,459	29	4	28	2	37,664	1,536	173,029	46,073	(5)	0	0	(10)	20
*East Bernard†.. (s)	*500	95	..	..	..	7,110	.....	33,421	1,212	25	25	25	25	25
Eastland.....	3,849	29	2	35	4	29,577	1,572	122,666	38,551	15	20	5	15	15
Ector†.....	459	95	..	..	..	2,880	197	12,845	1,165	(15)	(15)	(15)	25	25
Edcouch..... (s)	*3,000	69	..	22	2	8,175	2,190	42,978	10,564	25	10	15	25	20
*Eddy†.....	*350	95	..	..	..	2,083	43	10,968	2,991	25	25	25	20	20
Eden.....	*2,200	47	..	25	2	14,369	940	66,556	11,674	25	25	25	25	25
Edgewood.....	738	56	..	12	1	8,048	638	30,452	1,664	(15)	(15)	(15)	(15)	25

Edinburg..... (s)	*12,000	32	..	35	4	66,272	5,186	317,344	31,128	5	15	25	25	25
Edna..... (s)	2,724	43	..	25	2	23,848	1,220	92,879	15,390	20	20	25	25	25
El Campo..... (s)	*8,000	30	1	37	3	62,167	3,678	299,856	67,467	10	0	0	15	25
Eldorado.....	1,530	50	..	23	2	16,141	9,387	65,268	19,360	5	10	10	15	20
Electra.....	5,588	31	2	24	4	33,683	5,823	150,923	49,240	10	15	15	10	15
Elgin.....	*3,500	38	..	21	2	23,996	879	114,104	33,536	(15)	(15)	(15)	25	20
Elkhart†.....	751	97	..	..	..	5,843	7,600	28,647	14,011	5	5	0	15	5
El Paso.....	*135,000	09	†119	..	17	545,478	102,253	2,423,923	777,951	5	5	5	15	15
Elsa†..... (s)	1,006	92	..	..	..	13,711	4,439	106,799	41,805	25	25	5	15	10
Emhouse†.....	281	98	..	..	..	2,552	.....	14,835	151	25	25	25	25	25
Emory†.....	*1,000	99	..	..	..	11,578	4,578	42,933	41,208	(15)	(15)	(10)	(15)	(15)
Emloe†.....	275	98	..	..	..	2,318	.....	12,116	171	25	25	25	25	25
Ennis.....	7,987	26	1	35	3	83,087	18,797	362,026	221,267	0	5	0	(5)	(5)
Estelline.....	603	55	..	*21	1	3,983	193	14,961	32,755	25	25	25	(15)	(15)
Fairfield.....	1,047	43	..	21	1	12,836	745	52,710	16,838	15	20	15	10	15
Falfurrias..... (s)	*5,000	49	1	22	1	26,198	7,942	103,735	16,801	25	25	25	25	25

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Farmersville.....	2,206	36	1	17	2	\$ 23,203	\$ 709	\$ 105,335	\$ 86,602	(15)	(15)	(15)	(15)	(15)
*Farwell†.....	*800	77	..	20	1	16,342	88	68,480	1,950	10	10	15	25	25
Fayetteville.....	445	55	..	20	1	1,590	.....	8,627	10	25	25	25	25	25
Ferris.....	†1,436	51	..	*10	2	13,416	2,759	53,264	20,822	5	5	25	10	10
Flatonía.....	1,024	60	..	25	2	11,174	3,066	41,174	14,711	25	25	15	10	15
Florence.....	476	57	..	18	1	3,605	36	13,873	191	25	25	25	25	25
Floresville.....	1,708	49	..	20	1	20,615	181	81,586	20,040	(15)	(15)	(15)	15	20
Floydada.....	2,726	37	1	21	2	42,623	116,127	139,573	131,214	25	25	25	25	(15)
Follett.....	431	66	..	10	1	7,732	223	31,155	1,163	25	25	25	25	25
Forney.....	1,295	66	..	23	3	24,631	118,507	90,385	148,642	15	15	20	15	(15)
*Fort Davis†.....	*500	92	..	..	..	4,112	48	20,897	3,559	25	25	25	25	25
Fort Stockton.....	3,294	40	..	25	2	29,408	11,352	128,841	46,292	25	25	15	15	15
Fort Worth.....	*350,000	13	†311	..	36	2,006,881	1,020,046	8,939,893	4,386,757	0	0	0	5	5

Westover Hills†	*750	1.00	..	..	..	5,530	.....	18,900	143	**	**	25	25	25
Franklin†.....	1,087	87	..	..	..	7,336	53	34,565	34,715	15	(15)	(15)	(15)	(15)
Frankston†.....	1,216	95	..	..	..	13,379	4,403	52,303	36,195	25	(15)	(15)	(10)	(10)
Fredericksburg....	4,544	26	1	34	3	27,016	736	111,773	13,005	25	25	25	25	25
Freeport..... (s)	*8,500	66	..	*12	1	57,583	14,842	268,645	65,028	25	25	25	20	20
*Freer.....	*2,000	60	..	25	1	.....	.....	.....	.....	..	..	..	..	..
Friona.....	803	76	..	15	1	14,085	1,674	68,175	2,041	25	25	25	25	25
Frisco.....	670	59	..	*18	1	8,973	3,204	41,244	23,679	20	(15)	0	0	0
Frost.....	671	48	..	20	1	5,950	3,398	29,989	32,836	0	(15)	(10)	(15)	(15)
Gainesville.....	*15,000	32	8	55	5	98,471	11,185	444,332	133,775	20	15	15	15	20
Galena Park... (s)	*7,000	41	..	20	3	42,044	2,707	144,832	13,577	25	25	25	25	25
Galveston..... (s)	*80,000	17	†100	..	11	552,493	75,282	2,438,287	1,022,535	5	0	(5)	10	10
Ganado..... (s)	717	51	..	25	1	22,686	18,265	56,351	71,019	25	25	(15)	(15)	(15)
Garland.....	*5,000	28	1	18	2	111,616	30,989	382,765	121,280	25	10	10	15	15
Garrison†.....	770	95	..	..	..	7,997	231	32,735	47,168	20	25	(15)	(15)	(15)
Gatesville.....	3,177	35	..	28	3	56,650	24,227	228,938	154,207	(15)	(15)	(15)	(15)	(10)

TOWN	Population 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Georgetown.....	*5,500	25	1	31	4	\$ 43,285	\$ 7,776	\$ 181,434	\$ 105,095	15	20	0	(5)	0
George West... (s)	*1,500	64	..	20	1	10,984	585	41,066	15,147	(10)	(10)	0	10	15
Giddings.....	2,166	42	..	23	3	18,785	842	72,669	10,225	25	25	25	25	25
Gilmer.....	3,138	31	1	20	3	43,621	46,087	187,117	108,178	(5)	10	10	5	0
Gladewater.....	4,454	41	6	..	2	50,343	75,992	202,704	121,776	15	15	15	15	(5)
Glen Rose.....	1,050	60	..	22	1	7,716	224	34,744	3,654	25	25	25	25	25
Godley †.....	317	98	..	..	..	2,435	.....	14,932	3,298	25	20	25	25	25
Goldthwaite.....	†1,413	64	..	*20	1	25,315	1,055	89,226	75,205	20	25	25	(15)	(15)
Goliad..... (s)	1,446	45	..	16	1	13,648	15,615	48,739	23,745	25	25	25	25	5
Gonzales.....	4,722	22	3	42	5	39,539	6,168	182,224	33,546	25	25	25	25	25
Goose Creek... (s)	*8,500	33	1	25	2	91,532	4,124	401,676	129,810	15	25	10	15	15
Gordon.....	532	71	..	*12	1	3,612	.....	13,258	1,481	25	25	25	25	25
Goree.....	425	67	..	11	1	3,430	3,762	20,057	5,548	25	25	25	25	20

Gorman.....	*1,600	60	..	*21	2	18,923	3,631	89,964	39,163	5	10	(5)	(5)	10
Graford.....	804	79	..	22	1	3,804	.....	15,741	1,415	25	25	25	25	25
Graham.....	5,175	29	1	13	2	49,964	3,059	225,938	38,261	10	15	20	25	25
Granbury.....	1,166	49	..	21	2	19,799	15,478	66,858	23,803	20	20	20	25	15
Grand Prairie.....	*6,000	39	..	25	3	93,466	16,084	402,348	84,543	10	10	10	20	25
Grand Saline.....	*2,000	42	..	25	2	27,205	34,476	107,651	48,367	0	10	25	25	10
Grandview.....	823	65	..	15	1	16,990	1,619	73,679	17,519	(15)	(15)	(15)	(15)	25
Granger.....	*2,000	38	..	*25	3	16,606	3,790	69,425	51,307	15	15	(15)	(10)	(10)
Grapeland.....	1,327	54	..	24	2	13,514	45	54,230	21,997	25	20	15	5	10
Grapevine.....	1,043	49	..	18	1	16,390	15,481	59,387	17,947	25	25	25	25	20
Greenville.....	13,995	26	†26	..	7	183,271	38,678	865,557	342,192	(15)	(5)	(5)	0	10
Groesbeck.....	2,272	32	1	20	2	19,386	10,898	81,820	45,006	(5)	0	0	5	0
Groom.....	475	63	..	12	1	10,427	2,381	48,357	2,866	25	25	25	25	25
Groveton.....	940	48	..	*19	1	9,854	.....	51,009	16,005	0	10	(10)	10	15
*Gruene.....	*100	57	..	8	1	667	2,279	25	25	25	25	25
Gruver†.....	*700	90	12,434	38,387	25	25	25	25	25

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Gunter†.....	481	92	\$ 5,337	\$ 457	\$ 30,435	\$ 35,554	(15)	25	20	(15)	(15)
Gustine†.....	368	97	2,787	14,393	1,643	**	**	25	25	25
Hale Center.....	836	54	..	*12	1	12,820	2,309	58,753	15,687	15	15	10	20	20
Hallettsville.....	1,581	40	..	50	4	16,285	95	64,950	1,488	25	25	25	25	25
Hamilton.....	2,716	56	..	26	2	46,447	24,762	151,919	63,720	25	25	25	15	10
Hamlin.....	2,406	41	..	20	2	47,324	13,528	201,694	172,926	(5)	10	0	(15)	(15)
Happy.....	576	62	..	*10	1	10,499	175	46,830	1,628	25	25	25	25	25
Harlingen..... (s)	*22,000	28	20	..	8	152,223	44,308	837,909	647,842	25	25	(15)	(15)	(15)
Haskell.....	3,051	29	1	24	2	50,470	23,696	156,608	74,939	15	15	15	10	5
Hearne.....	*7,000	32	..	25	2	32,505	6,043	164,221	60,687	25	20	5	10	15
*Hebbronville.....	*4,000	70	..	20	2	19,651	634	75,504	10,788	15	5	25	25	25
Hedley.....	*800	74	..	*6	1	5,706	.....	37,849	18,441	25	25	15	10	5
Hemphill.....	739	53	..	19	1	6,715	6,705	26,537	9,591	25	25	25	25	15

Hempstead.....	*2,200	48	..	16	1	13,862	5,598	56,078	15,553	25	25	25	25	20
Henderson.....	6,437	23	3	24	3	84,778	13,187	372,499	111,914	(15)	(15)	(15)	(5)	20
Henrietta.....	2,391	37	1	12	2	16,892	2,037	80,877	20,497	15	25	25	20	20
Hereford.....	2,584	28	1	*22	3	76,609	23,690	254,315	152,238	25	10	5	(5)	(5)
Hermleigh†.....	404	95	..	..	..	2,269	108	10,866	2,983	10	20	15	20	20
Hico.....	1,242	34	..	22	3	12,028	9,694	57,155	17,496	(15)	(15)	(10)	25	20
Higgins.....	741	75	..	*14	1	8,883	24	47,623	12,701	25	5	20	15	20
Hillsboro.....	7,799	30	2	60	3	78,776	39,279	343,253	151,071	25	25	15	10	10
Holland.....	*850	48	..	*20	1	4,307	1,776	21,860	3,669	15	25	25	25	25
Holliday.....	798	89	..	*15	1	4,042	4,564	18,482	123,988	(15)	(15)	(15)	(15)	(15)
Hondo.....	*4,000	59	..	40	3	19,846	205	94,104	13,314	20	25	25	25	25
Honey Grove.....	2,456	34	1	20	3	29,978	1,310	142,986	41,794	(15)	(15)	(5)	5	20
Hooks.....	*4,000	63	†2	30	1	.....	.....	.....	.....	..	..	..	..	..
Houston..... (s)	*750,000	22	*563	..	69	5,007,109	1,524,846	21,442,577	8,045,229	10	5	5	10	15
Jacinto City . (s)	*6,000	45	..	47	1
Southside Place..... (s)	1,263	31	1	20	1	10,394	280	46,169	8,069	25	25	25	25	25

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Houston—Cont. West University Place..... (s)	*15,000	30	4	28	3	\$ 124,487	\$ 40,995	\$ 520,559	\$ 89,954	25	25	25	25	25
Howe†.....	546	95	4,486	506	22,379	1,004	25	25	25	25	25
Hubbard.....	*2,200	66	..	24	2	23,867	1,941	112,786	20,862	25	25	25	25	25
Hughes Springs...	767	55	..	19	1	13,570	440	48,442	71,851	20	(15)	(15)	(15)	(15)
Humble..... (s)	1,371	36	..	21	1	10,659	335	37,106	3,226	25	25	25	25	25
Huntsville.....	5,108	29	..	20	3	57,283	6,066	264,911	95,450	0	(5)	5	5	15
Hutchins†.....	*500	96	4,287	7,941	25	25
Hutto†.....	597	87	4,006	17,523	16,997	17,870	25	25	25	25	(15)
Idalou.....	503	66	..	*8	1	5,987	313	22,645	2,678	20	25	25	25	25
*Ingleside†..... (s)	*1,000	1.00	10,492	3	45,708	14,964	15	20	25	20	15
Iowa Park.....	1,980	47	..	20	2	11,336	19,305	58,771	32,541	25	20	20	20	0
*Irene†.....	*200	98	1,579	509	9,042	509	(15)	(15)	25	25	25

Irving.....	1,089	44	..	15	2	43,794	6,587	152,780	54,221	(15)	5	0	(5)	15
Italy.....	1,224	34	1	31	2	7,536	2,667	35,269	8,042	20	25	25	25	25
Itasca.....	1,759	34	1	26	2	18,065	8,659	82,511	24,191	15	20	20	20	20
Jacksboro.....	2,368	45	..	25	2	23,490	4,152	105,261	35,167	25	25	10	15	15
Jacksonville.....	7,213	25	3	25	3	93,555	28,017	406,033	129,364	10	15	10	5	15
Jasper.....	*4,500	50	..	34	1	63,415	11,981	219,392	41,625	25	25	25	25	25
Jayton.....	770	73	..	*12	1	8,836	29,865	33,210	46,013	15	5	(5)	(10)	(15)
Jefferson.....	2,797	53	..	20	2	27,671	17,155	121,704	48,861	15	15	15	15	10
Jewett.....	515	61	..	30	1	2,461	3,521	13,614	7,611	(15)	15	20	20	0
Joaquin†.....	487	97	..	..	..	3,023	436	15,824	616	10	10	15	25	25
*Josephine†.....	*500	95	..	..	..	2,397	.....	11,608	397	15	25	25	25	25
Jourdanton.....	950	76	..	20	1	6,272	529	25,151	2,600	25	25	25	25	25
Junction.....	2,086	46	..	20	2	16,588	1,547	59,602	4,992	25	25	25	25	25
Karnes City.....	1,571	46	..	25	2	16,762	16,335	55,854	19,290	25	25	25	25	15
Kaufman.....	2,654	43	..	25	2	42,792	325,343	160,443	392,093	15	15	10	5	(15)

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			Paid	Vol.						1946	1947	1948	1949	1950
Kemp.....	1,000	49	..	*15	1	\$ 6,835	\$ 2,774	\$ 36,009	\$ 6,338	10	20	25	20	25
Kenedy.....	2,891	30	..	27	3	32,088	619	148,953	224,496	(15)	(15)	(15)	(15)	(15)
Kerens.....	1,287	52	..	*23	1	20,123	3,219	86,791	11,990	(15)	0	0	5	25
Kermit.....	*7,500	37	..	26	2	48,927	9,475	219,222	48,913	15	25	25	20	25
Kerrville.....	*10,000	27	†8	6	3	149,658	12,160	392,725	259,067	0	5	10	(15)	(10)
Kilgore.....	6,708	30	3	22	2	131,448	13,700	508,155	155,928	15	10	15	10	20
Killeen.....	1,263	54	..	25	1	43,562	4,292	148,968	34,965	(5)	5	10	15	25
Kingsville..... (s)	*15,000	24	3	37	3	94,526	6,504	300,475	82,451	10	10	10	15	20
Kirbyville.....	1,088	59	..	25	2	14,977	653	62,547	7,668	25	25	25	25	25
Knox City.....	1,127	51	..	15	1	15,089	411	65,287	2,498	5	10	10	15	25
Kosse†.....	881	86	..	..	..	2,851	95	15,086	731	15	10	20	20	25
Kyle.....	874	53	..	23	1	7,138	135	16,941	361	(15)	(15)	(15)	25	25
Ladonia.....	1,279	52	..	25	1	7,768	34,236	38,802	41,931	10	(5)	0	10	(15)

La Feria..... (s)	*2,500	49	..	20	2	14,124	1,108	62,263	16,027	25	20	20	20	20
La Grange.....	*3,000	28	1	42	3	43,548	497	126,652	91,003	25	25	15	(15)	(10)
Lake Jackson.. (s)	*2,000	44	..	35	1	9,505	331	60,463	1,020	..	..	25	25	25
Lakeview†.....	852	98	..	..	..	5,270	1,951	22,254	4,667	25	25	25	25	25
*La Marque.... (s)	*3,500	55	..	50	1	48,664	4,189	188,665	22,582	25	25	25	25	25
Lamesa.....	*11,500	29	1	20	3	109,494	40,618	394,802	137,219	25	25	20	15	15
Lampasas.....	*5,000	35	1	32	3	44,855	8,464	210,895	84,215	0	5	10	10	10
Lancaster.....	1,151	41	..	13	2	19,942	17,420	77,587	34,665	0	5	5	20	10
La Porte..... (s)	*4,600	41	1	40	4	32,590	14,294	120,354	33,682	20	15	20	25	20
Laredo.....	*43,000	18	†57	..	8	162,652	26,130	712,839	215,778	15	15	5	15	20
Lawn†.....	306	97	..	..	..	4,349	422	12,472	2,713	20	25	25	25	25
*League City... (s)	*2,100	68	..	29	2	.....	.....	.....	.....	..	..	..	..	..
Lefors.....	809	62	..	23	1	5,232	1,267	20,699	1,737	25	25	25	25	25
Leonard.....	1,331	53	..	18	2	15,617	3,150	74,593	34,998	(15)	(15)	(15)	(10)	5
Levelland.....	*11,000	37	..	25	3	92,977	4,426	372,629	75,387	5	10	10	25	25
Lewisville.....	873	50	..	24	1	13,955	333	48,476	18,814	25	5	0	5	10

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Lexington†.....	531	88	..	..	..	\$ 3,914	.....	\$ 19,555	\$ 3,491	20	25	25	25	25
Liberty..... (s)	3,087	45	..	21	2	45,237	\$ 5,923	184,005	83,957	10	10	10	0	5
Lindale.....	*1,200	56	..	*25	1	14,140	153	60,874	138,260	(15)	(15)	(15)	(15)	(15)
Linden.....	1,168	58	..	10	1	14,589	7,067	55,377	10,545	25	25	25	25	25
Littlefield.....	3,817	33	1	16	2	90,127	28,075	285,994	160,773	20	20	20	(5)	0
Livingston.....	1,851	42	..	15	2	29,954	3,640	118,902	67,955	25	25	10	(5)	0
Llano.....	*3,500	43	..	24	3	29,843	12,634	135,728	36,095	0	5	5	15	20
Lockhart.....	*7,200	21	1	30	4	50,475	1,227	193,641	45,800	20	15	15	15	25
Lockney.....	*2,000	59	..	*23	2	24,790	1,147	125,552	63,239	(10)	(15)	(15)	0	5
Lometa.....	†915	65	..	20	1	8,425	552	29,561	1,494	25	25	25	25	25
Lone Oak.....	735	80	..	*20	1	5,522	1,444	23,775	7,101	(5)	20	25	20	20
*Longhorn†.....	*300	1.00	..	..	..	4,842	.....	6,821	258	25	25	25	25	**
Longview.....	*15,000	22	20	..	7	230,610	104,168	874,986	471,415	10	10	10	0	0

Loraine.....	700	59	..	*12	1	10,788	3,154	49,060	7,307	25	25	25	25	25
*Lorena†.....	*500	95	..	..	..	3,204	6,344	11,843	14,481	20	**	(15)	(15)	(15)
Lorenzo.....	*1,000	51	..	*25	1	11,902	8,484	37,778	9,930	25	25	25	25	20
Los Fresnos.... (s)	*400	99	..	..	..	7,655	400	31,064	6,492	25	25	25	20	25
Lott.....	1,021	83	..	*15	1	4,218	17	21,716	840	20	20	25	25	25
Lovelady†.....	542	95	..	..	..	4,058	.....	19,085	2,826	15	15	20	25	25
Lubbock.....	*65,000	26	†59	..	12	704,475	101,145	2,915,896	1,510,251	10	(15)	(10)	(5)	5
Lufkin.....	9,567	20	†7	25	6	138,298	194,657	530,566	339,911	10	15	15	15	(5)
Luling.....	*6,000	25	1	36	4	34,398	1,088	119,627	32,074	25	25	15	15	20
Lyford†..... (s)	891	95	..	..	..	10,365	492	37,834	19,246	15	(15)	(10)	(5)	5
*Lytle†.....	*500	97	..	..	..	5,236	.....	24,506	757	25	25	25	25	25
Mabank.....	988	55	..	20	2	9,970	977	43,803	16,650	5	10	0	5	10
Madisonville.....	2,095	46	..	20	2	25,685	1,155	115,434	22,085	0	5	15	10	25
Malone.....	429	62	..	*24	1	1,245	.....	9,405	105	(5)	0	5	25	25
Manor†.....	688	95	..	..	..	2,967	27	11,432	5,945	**	**	(10)	(5)	0
Mansfield.....	774	65	..	*8	1	8,461	8,160	40,897	27,049	20	20	(10)	0	(10)

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Marble Falls.....	1,021	63	..	18	1	\$ 9,269	\$ 2,876	\$ 31,058	\$ 4,902	25	25	25	25	25
Marfa.....	3,805	35	..	22	3	29,419	1,919	105,536	27,119	15	15	15	15	20
Marion.....	*700	75	..	*11	1	1,847	75	10,022	75	25	25	25	25	25
Marlin.....	6,542	24	6	..	4	82,556	20,916	336,098	124,608	0	5	5	10	15
Marquez†.....	381	98	..	..	..	2,571	48	8,618	410	25	**	25	25	25
Marshall.....	*23,000	24	†24	..	8	210,629	210,466	802,748	600,053	5	5	0	(5)	(10)
Mart.....	2,856	43	..	19	2	30,317	15,095	125,658	47,034	25	20	20	15	15
Mason†.....	*1,750	84	..	..	..	12,683	6,172	53,025	11,892	25	25	25	25	25
Matador.....	1,376	50	..	19	1	13,570	903	50,559	36,728	(15)	(15)	(15)	(15)	(10)
Mathis..... (s)	†1,950	51	..	23	1	13,231	442	26,026	487	..	..	..	25	25
Maypearl†.....	377	95	..	..	..	8,575	40,248	29,014	41,399	25	25	25	25	(15)
McAllen..... (s)	*20,000	28	..	60	6	125,550	3,627	526,303	52,630	25	25	25	25	25
McCamey.....	2,595	45	1	21	2	21,986	14,492	97,053	24,604	15	20	25	25	20

McGregor.....	*3,500	30	..	30	2	26,732	17,314	126,023	120,095	25	0	(10)	(15)	(15)
McKinney.....	8,555	27	3	19	6	143,114	125,226	575,701	644,990	(15)	(15)	(15)	(15)	(15)
McLean.....	1,489	41	..	17	2	17,213	19,923	70,480	39,059	5	0	5	10	0
Meadow†.....	408	97	..	..	..	7,622	22	26,665	405	(10)	(10)	(5)	25	25
Megargel.....	531	69	..	16	1	3,104	340	10,811	1,414	25	20	20	20	25
Memphis.....	3,869	32	2	17	2	58,195	37,707	302,279	65,519	(15)	(15)	(10)	25	25
Menard.....	*3,000	52	..	*23	2	25,219	16,107	86,070	128,645	25	25	25	(15)	(15)
Mercedes..... (s)	*10,000	28	..	32	3	47,076	1,207	235,823	103,338	(15)	(10)	(5)	(5)	10
Meridian.....	*1,250	43	..	20	2	10,785	5,237	43,183	8,564	25	25	25	25	25
Merkel.....	2,005	30	1	20	2	17,466	713	86,504	149,330	(15)	(15)	(15)	(15)	(15)
Mertens†.....	251	95	..	..	..	2,102	39	8,488	576	**	**	25	25	25
Mertzon†.....	869	95	..	..	..	10,594	635	28,850	635	25	25	25	25	25
Mesquite.....	1,045	43	..	20	1	11,157	50	56,568	7,800	20	25	25	25	25
Mexia.....	6,410	23	7	23	4	60,693	4,717	231,305	105,336	15	(5)	(5)	0	5
Miami.....	713	63	..	*21	1	5,351	2,004	21,407	3,616	25	20	25	25	25
Midland.....	*25,000	26	†14	20	4	202,806	55,144	722,739	238,140	20	20	15	15	15

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Midlothian.....	1,027	32	..	26	2	\$ 15,751	\$ 1,923	\$ 70,944	\$ 8,312	25	25	25	25	25
Miles.....	*6,000	59	..	25	2	6,144	1,958	21,514	9,024	25	25	25	5	10
Milford.....	767	54	..	21	1	7,054	564	28,150	1,883	20	25	25	25	25
Mineola.....	*4,000	30	..	24	3	41,421	34,580	166,373	126,470	(15)	(15)	(15)	(15)	(15)
Mineral Wells.....	6,303	38	1	45	2	59,884	27,102	290,819	91,614	15	15	15	15	15
Mingus.....	570	69	..	21	1	.....	.....	.....	.....	..	..	..	..	..
Mission..... (s)	*10,000	29	†2	30	3	45,922	4,605	207,120	19,318	20	20	25	25	25
*Missouri City †. (s)	*400	95	..	..	..	1,669	.....	11,260	25	25	25	25	25	25
Monahans.....	*6,000	42	..	30	2	65,872	30,858	288,182	162,545	25	(5)	0	0	0
Moody.....	931	53	..	28	2	14,356	3,996	50,891	34,009	5	5	10	(10)	(10)
Moran.....	710	72	..	12	2	3,668	151	17,726	2,796	20	25	25	25	25
Morgan †.....	503	93	..	..	..	4,482	7,887	15,849	15,167	**	0	0	0	(15)
Morton.....	1,137	58	..	15	1	38,221	6,708	149,793	113,568	(10)	(15)	(15)	(15)	(15)

Moulton.....	*850	42	..	32	2	9,136	3	29,328	34	25	25	25	25	25
Mt. Calm.....	525	44	..	25	1	2,372	2,539	10,971	3,195	15	25	25	25	20
Mt. Pleasant.....	4,528	34	1	18	2	66,296	37,016	299,694	153,098	10	(5)	5	5	5
Mt. Vernon.....	1,443	46	..	15	1	23,205	21,186	84,834	65,025	(10)	(10)	(10)	(15)	(15)
Muenster.....	599	48	..	31	1	5,330	3,038	24,992	4,420	25	25	25	25	25
Muleshoe.....	*3,000	44	..	20	1	31,056	6,257	136,274	13,823	25	25	25	25	25
Munday.....	1,545	38	..	22	2	40,902	8,880	135,478	45,798	25	25	20	15	15
Nacogdoches.....	7,538	30	4	25	3	101,560	14,799	421,968	145,242	15	15	15	15	15
Naples.....	821	47	..	16	1	11,165	28,193	37,023	45,358	25	20	25	0	(15)
Navasota.....	6,138	30	1	22	3	59,031	15,408	230,533	43,052	(15)	(15)	(15)	(15)	25
Nederland†.... (s)	*4,000	87	..	..	..	31,042	1,291	144,293	12,096	15	20	25	25	25
Needville.....	*700	52	..	29	2	.....	.....	.....	.....	..	..	..	..	..
*Nevada†.....	*400	97	..	..	..	1,147	50	11,472	4,999	**	25	15	10	10
New Boston.....	1,111	46	..	21	1	16,210	6,532	77,472	15,610	(15)	(15)	(15)	15	25
New Braunfels....	*12,000	13	10	60	6	67,221	5,413	358,678	134,467	25	25	5	10	15
New Castle.....	1,044	58	..	*6	1	3,642	.....	15,524	3,736	25	25	20	20	20

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
*Newgulf..... (s)	*1,700	37	..	16	1	\$ 23,177	\$ 238	\$ 43,773	\$ 10,474	25	25	20	5	25
Newton.....	*700	56	..	23	1	.....	.....	.....	.....	..	..	..	..	..
Nixon.....	*2,400	48	..	25	1	10,951	166	46,842	3,602	25	25	25	25	25
Nocona.....	2,605	38	1	22	2	40,347	15,436	162,281	114,483	5	(15)	(5)	(10)	(10)
Nordheim.....	*600	41	..	50	2	4,299	.....	13,407	55	25	25	25	25	25
Normangee†.....	535	97	..	..	..	4,250	.....	26,815	1,619	0	20	20	25	25
North Pleasanton†	673	93	..	..	..	3,339	.....	12,064	8,964	**	**	(15)	(15)	(10)
Oakwood†.....	1,086	95	..	..	..	5,002	936	30,211	30,519	25	25	(15)	(15)	(15)
Odell†.....	301	98	..	..	..	5,727	1,810	11,614	2,835	**	25	**	**	20
Odem..... (s)	1,147	46	..	20	1	7,906	1,315	33,584	6,195	(10)	0	20	25	25
Odessa.....	*25,000	38	†45	..	8	304,993	89,187	1,202,848	287,174	15	20	25	20	25
O'Donnell.....	†*1,500	57	..	20	1	28,409	15,094	105,099	36,248	25	25	25	25	15
Oklaunion†.....	223	95	..	..	..	2,841	89	12,831	8,566	(10)	(10)	(15)	(10)	(10)

Olney.....	3,497	32	1	23	3	23,693	998	118,834	19,184	25	25	25	25	25
Olton.....	782	-59	..	18	1	17,008	1,569	50,836	4,919	(10)	(5)	0	10	25
Omaha†.....	623	97	..	..	..	11,159	428	39,032	14,072	25	5	10	10	15
Orange..... (s)	*25,000	23	23	15	8	131,145	138,761	568,140	328,783	25	15	10	10	0
Orange Grove.. (s)	*1,000	41	..	26	2	1,609	13	6,737	1,587	25	25	20	20	25
Overton.....	2,313	45	1	16	2	24,463	10,940	103,156	39,966	20	15	10	15	10
*Ozona†.....	*450	95	..	..	..	23,793	4,430	98,670	14,616	15	20	25	25	25
Paducah.....	*3,500	32	1	30	2	31,749	4,754	115,193	25,979	15	15	20	20	25
Palacios..... (s)	*3,000	41	..	25	4	21,288	486	103,106	10,658	10	15	20	20	25
Palestine.....	12,144	22	8	..	4	100,965	50,509	475,394	275,531	(10)	(5)	0	0	0
Palmer.....	697	55	..	*12	1	8,020	2,801	30,603	7,785	25	25	25	25	20
*Palo Pinto†.....	*450	95	..	..	..	1,823	2,376	9,501	6,436	25	**	25	10	(10)
Pampa.....	*18,000	24	9	20	4	115,576	12,346	591,078	105,124	15	20	25	25	25
Panhandle.....	978	44	..	15	2	14,259	3,525	57,414	14,740	25	25	25	25	20
Paris.....	*22,500	21	†29	..	6	232,936	177,947	967,542	628,984	(5)	0	(5)	0	(5)
Pasadena..... (s)	*20,000	37	..	50	4	159,390	24,937	505,652	127,728	25	25	25	20	20

TOWN	Population 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Pearsall.....	3,164	43	...	19	1	\$ 21,650	\$ 18,876	\$ 93,112	\$ 53,964	5	0	10	5	0
Pecan Gap†.....	409	95	..	..	..	2,752	.....	12,085	2,103	15	25	25	25	25
Pecos.....	*6,500	36	..	34	4	110,450	17,839	352,555	300,643	10	10	15	(15)	(15)
Pelly..... (s)	4,692	48	1	36	2	25,171	9,535	106,558	32,908	25	25	20	20	20
Perryton.....	2,325	40	..	22	2	48,451	47,750	199,919	81,287	(5)	10	20	15	10
Petersburg†.....	496	97	..	..	..	15,255	1,551	53,896	22,632	(15)	(15)	10	5	10
Petrolia.....	†597	64	..	30	1	2,703	951	13,700	11,453	(15)	(15)	(15)	(15)	(15)
*Pflugerville†.....	450	95	..	..	..	2,354	.....	10,830	.....	**	**	25	25	25
Pharr..... (s)	*8,000	36	..	42	4	44,831	2,185	188,610	170,096	(15)	(15)	(15)	(15)	(15)
Pilot Point.....	1,122	42	..	15	3	11,394	143	48,801	14,119	10	10	20	20	20
*Pineland.....	*2,000	55	..	23	1	23,344	.....	90,759	88,054	(15)	(15)	(15)	(15)	(15)
Pittsburg.....	2,916	28	1	23	2	35,376	24,111	217,257	121,671	(15)	(15)	(10)	(10)	0
Plainview.....	*15,000	25	9	3	3	150,968	39,169	581,713	122,048	10	10	15	20	25

Plano.....	1,582	37	1	20	3	18,396	34,647	81,860	48,584	25	25	25	25	(5)
Pleasanton.....	2,074	56	..	32	2	15,695	1,104	57,079	5,764	25	25	25	25	25
Port Aransas†.. (s)	495	97	..	..	..	4,682	107	30,693	4,294	25	25	25	25	25
Port Arthur.... (s)	*65,000	34	†72	..	7	410,513	141,645	1,496,698	407,693	25	20	20	25	20
Griffing Park. (s)	*1,500	32	1	50	1	12,640	836	50,312	27,195	25	25	5	(5)	0
*Groves..... (s)	*6,500	59	..	35	1	33,787	18,262	177,185	41,591	25	25	25	25	25
Lakeview†... (s)	*1,000	95	..	..	..	32,959	368	93,684	5,340	25	25	25	25	25
Pear Ridge†.. (s)	1,198	95	..	..	..	10,550	5,950	36,151	13,810	20	20	10	10	10
Port Isabel.... (s)	*2,000	54	..	25	1	22,322	4,145	76,481	4,668	25	25	25	25	25
*Portland†..... (s)	*1,600	95	..	..	..	4,637	2,345	16,018	10,448	..	25	25	(10)	(10)
Port Lavaca... (s)	*7,000	50	..	22	2	42,046	1,688	112,183	22,056	0	10	15	20	25
Port Neches.... (s)	*6,500	51	1	34	2	39,932	7,335	142,080	30,733	25	25	25	25	25
Post.....	*3,500	46	..	20	2	25,016	2,291	102,829	39,643	25	0	5	10	10
Poteet.....	2,315	64	..	*29	1	10,252	2,238	36,555	35,815	15	20	15	(15)	(15)
Poth.....	509	59	..	52	1	5,132	2,227	24,465	2,440	25	25	25	25	25
Pottsboro†.....	342	98	..	..	..	4,547	.....	13,715	12,573	25	(15)	(15)	(15)	(15)

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
*Prairie View.....	*800	42	..	21	1	.....	.....	.....	.....	..	..	..	..	..
*Presidio†.....	*1,200	99	..	..	..	\$ 9,605	.....	\$ 26,940	\$ 15,440	(15)	(15)	(15)	(15)	0
Princeton†.....	564	92	..	..	..	4,620	\$ 4,176	23,072	9,864	(15)	(10)	25	20	10
Prosper†.....	271	95	..	..	..	3,946	120	23,769	4,749	25	25	25	25	25
Putnam†.....	487	95	..	..	..	994	22	8,265	1,255	**	25	25	25	25
Quanah.....	3,767	28	1	20	4	39,051	55,039	225,351	123,346	(15)	(15)	10	10	0
*Queen City†.....	*500	98	..	..	..	1,938	156	12,382	289	10	20	20	25	25
Quinlan†.....	677	95	..	..	..	3,749	4,494	18,874	4,872	(5)	25	25	25	20
Quitaque.....	763	49	..	*15	1	7,542	.....	28,452	6,847	25	25	15	20	20
Quitman.....	*1,400	56	..	27	2	.....	.....	.....	.....	..	..	..	..	..
Ralls.....	1,512	50	..	*14	1	26,236	245	98,040	9,563	5	5	5	25	25
Ranger.....	4,553	31	5	6	4	31,388	13,981	152,602	77,765	(15)	(15)	(15)	(15)	5

Rankin.....	672	49	..	24	1	7,259	1,029	27,841	3,098	25	25	25	25	25
Raymondville.. (s)	*10,000	37	..	29	2	81,374	17,977	320,258	264,627	20	10	(15)	(15)	(15)
Refugio..... (s)	4,077	37	..	24	1	21,515	4,318	100,237	21,823	25	25	25	25	25
Rice†.....	489	95	..	..	..	2,437	2,416	12,560	2,644	20	25	25	25	25
Richardson.....	720	44	..	20	2	14,955	136	51,773	4,258	25	25	25	25	25
Richland†.....	369	96	..	..	..	3,067	39	14,218	4,982	(15)	(15)	(15)	15	15
Richland Springs..	*650	57	..	22	1	4,038	5,134	16,954	9,593	25	25	25	20	0
Richmond..... (s)	2,026	46	..	15	2	22,650	1,296	85,885	3,151	25	25	25	25	25
*Rio Grande†.....	2,283	97	..	..	..	11,501	306	42,567	1,435	25	25	25	25	25
Rio Hondo†.... (s)	713	92	..	..	..	8,633	.....	44,599	3,105	10	15	20	25	25
Rising Star.....	†1,198	76	..	*17	1	32,921	8,165	104,705	153,585	25	25	25	(15)	(15)
Roanoke†.....	485	99	..	..	..	3,004	15	15,067	1,277	25	25	25	25	25
Roaring Springs...	514	73	..	20	1	8,647	21,509	29,636	102,482	25	0	(5)	(15)	(15)
Robert Lee†.....	662	97	..	..	..	7,809	369	27,092	4,441	25	25	25	25	25
Robstown..... (s)	6,780	30	1	30	3	41,467	29,281	205,843	58,115	25	25	25	25	20
Roby.....	*1,200	60	..	24	1	6,752	506	43,433	14,260	25	10	15	20	15

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Rochester.....	611	66	..	22	1	\$ 8,355	\$ 546	\$ 30,865	\$ 25,134	(15)	(15)	(15)	(15)	(15)
Rockdale.....	2,136	32	..	35	2	19,415	10,862	89,544	18,153	(15)	(15)	(15)	25	25
Rockport..... (s)	1,729	49	..	24	2	16,099	171	66,782	18,963	(15)	(15)	(15)	(5)	20
Rocksprings.....	1,339	62	1	35	2	8,401	5,345	33,936	6,543	20	20	25	25	25
Rockwall.....	*2,000	67	..	18	2	16,724	5,379	63,778	168,258	(15)	(15)	(15)	(15)	(15)
Rogers.....	911	80	..	22	2	7,753	11,567	33,609	23,643	(10)	5	5	5	(10)
Roscoe.....	1,166	41	..	16	1	14,139	4,259	58,102	10,111	20	25	25	25	25
Rosebud.....	*2,500	49	..	36	3	26,717	26,302	105,887	35,083	25	25	25	25	15
Rosenberg..... (s)	3,457	33	..	20	2	48,570	6,792	177,683	38,928	25	15	20	25	25
Rotan.....	2,029	44	..	25	2	23,210	4,765	115,001	25,200	25	25	25	25	25
Round Rock.....	*1,500	46	..	28	2	6,732	13,937	28,338	16,105	25	25	25	25	0
*Rowena†.....	*300	98	..	..	..	3,579	24	14,239	221	25	25	25	25	25
Royse City.....	1,190	54	..	20	1	12,730	52,529	43,947	58,356	25	25	25	25	(15)

Rule.....	1,195	41	..	16	2	14,811	1,618	73,738	8,168	25	25	25	25	25
Runge.....	*1,300	38	..	28	2	5,790	137	23,566	6,414	25	25	20	15	20
Rusk.....	5,699	32	1	17	2	35,040	37,789	132,067	57,633	(10)	0	5	20	10
Sabinal.....	1,768	58	..	20	2	7,607	1,154	38,452	4,386	20	25	25	25	25
Saint Jo.....	1,010	53	..	20	1	4,574	326	29,728	1,561	15	25	25	25	25
San Angelo.....	*40,000	20	†38	..	11	301,727	35,223	1,253,263	300,589	10	10	15	20	25
San Antonio.....	*380,000	09	†371	..	49	1,900,748	498,542	8,079,043	3,176,718	10	10	5	10	10
Alamo Heights..	*8,000	22	†2	25	3	54,792	10,768	241,200	67,718	25	25	15	20	20
*Broadview Community†..	*500	1.00	..	..	..	7,991	157	29,147	2,272	25	25	25	25	25
Olmos Parkhill†.	*2,500	1.00	..	..	..	51,605	894	182,582	58,052	25	25	20	10	15
*Saspamco†.....	*300	1.00	..	..	..	6,678	.....	30,502	.....	25	25	25	25	25
Terrell Hills†...	*1,500	1.00	..	..	..	63,091	20,008	215,791	59,032	25	25	25	25	20
*Woodlawn Hills†	*500	1.00	..	..	..	10,936	668	55,228	8,239	20	20	5	25	25
San Augustine....	1,516	48	1	20	2	18,466	584	75,897	11,764	25	25	25	25	25
San Benito.... (s)	*12,000	34	†4	26	4	54,781	2,116	237,530	44,901	20	20	20	25	25
*Sanderson†.....	*1,000	92	..	..	..	10,430	2,202	44,241	8,543	25	25	25	25	25

TOWN	Population 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
San Diego.....	*4,000	52	..	27	1	\$ 8,637	\$ 674	\$ 35,017	\$ 1,461	25	25	25	25	25
Sanger.....	1,119	44	..	16	1	13,806	90	55,492	36,974	5	15	10	(15)	(10)
San Juan..... (s)	*4,000	50	..	32	2	11,515	.....	46,400	2,267	25	25	25	25	25
San Marcos.....	*9,000	24	2	75	5	60,968	1,335	262,395	115,844	0	0	0	0	10
*San Perlita†.... (s)	200	97	..	..	..	4,411	145	19,311	16,200	**	(15)	(15)	(15)	(15)
San Saba.....	2,927	43	..	21	2	30,072	23,222	134,254	65,040	15	15	15	5	5
Santa Anna.....	*2,000	44	..	25	2	14,085	15,308	61,366	28,288	(15)	(5)	(5)	(5)	5
Santa Rosa†... (s)	250	1.00	..	..	..	7,964	3	36,844	12,223	20	10	10	10	15
Savoy†.....	298	97	..	..	..	2,023	1,451	8,767	2,380	25	20	25	25	20
Schulenburg.....	1,970	31	..	38	4	20,667	3,618	78,036	7,876	25	25	25	25	25
Seagoville.....	*2,000	61	..	20	2	12,560	744	39,273	36,361	25	25	5	(15)	(15)
Seagraves.....	3,225	46	..	20	1	34,430	8,124	135,306	80,355	10	15	15	(5)	(5)
*Sealy†.....	*1,500	95	..	..	..	19,251	998	67,489	4,682	25	25	25	25	25

Seguin.....	7,006	21	†4	65	5	72,865	20,503	313,992	309,726	(5)	(10)	(15)	(15)	(15)
*Nolte Switch†...	*100	1.00	..	..	..	2,813	.....	23,240	7,326	15	25	25	20	15
*Oil Mill Spur†..	*100	1.00	..	..	..	1,336	.....	15,268	60,439	25	25	(15)	(15)	(15)
Seminole.....	1,761	56	..	24	1	37,299	4,461	122,745	34,690	25	25	20	15	20
Seymour.....	3,328	34	..	16	2	46,000	366,136	203,912	407,316	10	10	10	25	(15)
Shamrock.....	*5,000	34	1	22	3	38,425	31,151	151,546	63,779	20	20	15	20	10
Sherman.....	*25,000	17	30	..	9	185,869	76,971	859,945	238,244	5	5	5	25	20
Shiner.....	*2,000	44	..	34	2	18,927	260	71,440	2,127	25	25	25	25	25
Silsbee..... (s)	2,525	52	..	23	2	40,988	35,484	123,942	58,479	0	(5)	0	20	5
Silverton.....	*1,000	53	..	14	1	16,495	.....	49,901	25,639	20	(10)	(15)	(10)	5
Sinton..... (s)	*4,500	47	..	25	1	44,957	3,243	153,338	52,271	5	10	15	10	15
Slaton.....	*5,000	36	1	17	2	49,988	11,872	215,044	72,469	15	10	15	15	15
Smithville.....	*4,000	47	..	18	3	22,964	6,094	100,672	23,894	20	15	15	25	25
Snyder.....	3,815	30	1	21	3	68,387	16,542	216,131	77,817	15	20	0	10	15
Somerville.....	*1,800	66	..	*28	1	7,230	947	34,333	4,443	10	10	25	25	25
Sonora.....	2,528	32	..	29	3	24,256	1,017	92,416	48,750	25	0	(15)	(5)	0

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			Paid	Vol.						1946	1947	1948	1949	1950
Sour Lake..... (s)	1,504	62	..	23	1	\$ 10,404	\$ 245	\$ 20,978	\$ 513	25	25
South Houston. (s)	*3,500	52	..	26	2	37,189	15,760	101,089	31,787	25	25	25	20	15
Spearman.....	*1,800	48	..	15	1	30,535	9,555	101,062	14,102	25	25	25	25	25
Spur.....	*3,500	41	..	*25	2	37,931	23,151	161,435	65,155	20	15	5	10	10
*Stafford †..... (s)	400	97	..	..	..	3,642	.....	13,416	.....	..	25	25	25	25
Stamford.....	*7,500	32	3	17	3	47,089	12,163	282,483	86,614	(15)	20	20	20	20
Stanton.....	*2,500	53	..	*7	1	13,501	180	64,001	21,124	(15)	(10)	(10)	5	15
Stephenville.....	4,768	29	1	27	3	55,873	16,594	262,280	137,867	10	20	15	0	0
*Sterling City †.....	*750	94	..	..	..	6,883	10,127	37,959	18,616	15	25	20	20	5
Stockdale †.....	926	95	..	..	..	5,950	14	22,574	448	25	25	25	25	25
Stratford.....	*1,500	63	..	*20	2	22,720	3,723	66,526	11,469	25	15	20	25	25
Strawn.....	1,107	56	..	31	3	8,987	206	43,849	221,096	20	25	(10)	(15)	(15)
Streetman.....	392	59	..	5	1	2,054	1,763	8,547	5,177	25	25	25	10	(5)

Sudan.....	974	36	..	22	1	23,315	560	77,433	24,982	.10	15	10	10	15
*Sugarland..... (s)	*2,500	35	1	24	2	40,004	5,038	100,062	39,574	25	5	5	5	10
Sulphur Springs...	6,742	26	2	12	4	95,126	10,924	371,047	161,327	15	5	5	0	10
Sweeny.....	*2,400	61	..	28	1	.....	.....	.....	.....	..	..	..	..	..
Sweetwater.....	10,367	19	†13	8	6	89,765	12,041	391,772	105,317	20	15	15	20	20
*Sylvester †.....	405	95	..	..	..	2,712	4,049	14,372	6,267	20	10	10	25	10
Taft..... (s)	2,686	38	..	27	2	39,253	346	123,502	2,770	25	25	25	25	25
Tahoka.....	*4,000	43	1	20	2	51,715	19,361	185,075	251,647	(15)	(15)	(15)	(15)	(15)
Talco.....	912	54	..	20	1	.....	.....	.....	.....	..	..	..	..	..
Talpa †.....	254	95	..	..	..	1,444	.....	9,523	20	**	25	25	25	25
Taylor.....	*10,000	21	5	75	6	84,604	12,812	392,586	74,473	15	20	25	25	25
Teague.....	3,157	34	..	21	4	24,171	11,680	103,243	64,581	(10)	(15)	(10)	(5)	(5)
Temple.....	*28,000	19	†20	..	8	228,754	51,551	966,692	398,591	(5)	0	(10)	(5)	10
Tenaha.....	608	62	..	23	1	11,095	215	35,899	18,462	25	25	10	(10)	5
Terrell.....	10,481	36	†4	30	3	99,694	194,925	351,302	292,096	10	15	15	15	(15)
Texarkana.....	17,019	14	†30	..	8	204,214	89,390	807,592	465,982	15	10	(10)	(5)	0

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			Paid	Vol.						1946	1947	1948	1949	1950
Texarkana—Cont.														
Wake Village†..	*750	1.00	\$ 1,599	\$ 1,599	25
Texas City..... (s)	*7,500	38	4	77	8	349,061	\$ 48,611	1,471,448	\$ 248,333	5	10	20	25	25
Texline.....	*500	66	..	20	1	5,299	61	18,985	120	25	25	25	25	25
Thorndale.....	*1,000	48	..	35	1	12,174	138	40,858	3,276	25	25	25	25	25
Thornton†.....	745	94	..	..	..	3,411	2,418	15,856	2,925	20	25	25	25	25
Thrall†.....	436	93	..	..	..	6,776	70	19,424	3,581	25	25	25	20	25
Three Rivers... (s)	*2,000	49	..	30	1	11,214	4,778	64,810	10,854	25	25	25	25	25
Throckmorton....	1,133	67	..	19	2	12,892	2,814	47,590	18,124	(15)	(10)	10	10	10
Timpson.....	†1,494	45	..	30	2	18,018	1,676	76,422	61,025	5	0	(15)	(15)	(15)
Tioga†.....	638	88	..	..	..	3,522	8	16,434	2,838	15	15	15	15	25
Tolar†.....	320	98	..	..	..	2,709	5,493	9,053	10,204	**	**	(15)	(15)	(15)
Tomball..... (s)	*1,000	58	..	20	2	13,741	5,855	39,059	29,459	25	25	25	(15)	(15)

Tom Bean.....	274	64	..	12	1	2,418	.....	11,876	1,674	25	25	25	25	25
Toyah†.....	464	1.00	..	..	..	1,948	.....	9,102	1,006	25	25	25	25	25
Trent†.....	366	95	..	..	..	4,430	151	12,487	22,559	25	20	20	(15)	(15)
Trenton.....	634	62	..	20	1	5,748	519	22,764	23,226	25	(15)	(15)	(15)	(15)
Trinity.....	2,217	47	..	25	4	19,159	4,601	84,412	26,629	20	20	20	15	15
Troup.....	1,526	47	..	12	1	16,713	2,731	81,684	28,240	0	(5)	5	5	15
Tulia.....	2,055	35	..	21	2	31,867	10,671	125,681	44,649	25	25	10	15	15
Turkey.....	930	50	..	16	1	9,914	242	47,830	3,782	25	25	25	25	25
Tyler.....	*35,000	20	36	..	9	375,244	122,920	1,621,019	523,447	10	15	15	15	15
Uvalde.....	6,679	33	1	25	2	56,776	2,069	189,585	65,219	25	25	25	10	15
Valley Mills.....	*1,400	61	..	*17	1	7,457	3,491	44,665	18,968	(10)	15	5	15	10
Van Alstyne.....	1,650	42	..	*15	2	22,286	3,309	91,181	47,025	25	20	0	0	5
Van Horn†.....	*600	95	..	..	..	9,165	388	35,560	8,247	25	25	20	20	25
Vega†.....	515	90	..	..	..	13,818	6,020	48,739	10,079	25	25	25	25	25
Velasco..... (s)	*2,500	67	..	25	1	14,025	5,559	77,638	9,257	20	20	25	25	25

TOWN	Population 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Venust.....	321	95	..	..	..	\$ 5,745	\$ 325	\$ 22,265	\$ 11,719	(15)	(15)	(15)	(5)	0
Vernon.....	*11,000	24	†7	22	4	108,041	25,368	494,796	177,854	10	10	5	10	15
Victoria..... (s)	*20,000	16	†15	96	6	105,927	14,818	411,949	64,884	25	25	25	25	25
Waco.....	*85,000	15	†97	..	12	601,705	471,235	2,680,294	1,529,586	0	0	0	5	0
Bellmead.....	*4,500	36	†2	45	1	.....	.....	.....	.....	..	..	..	..	..
Waelder.....	1,018	61	..	22	1	5,265	1,001	20,702	2,773	25	25	25	25	25
*Wallis†.....	*800	97	..	..	..	5,847	1,006	22,783	8,558	25	25	20	15	15
Walnut Springs...	723	58	..	*20	1	3,985	1,746	20,398	3,652	15	25	25	25	25
Waxahachie.....	8,655	32	6	..	3	119,859	46,174	445,529	136,174	20	20	20	20	20
Weatherford.....	5,924	32	3	60	4	80,288	27,169	309,728	108,723	20	20	15	10	15
Weimar.....	1,353	41	..	42	4	16,712	308	65,806	5,165	25	25	25	25	25
Wellington.....	*4,000	33	1	25	3	30,009	12,819	167,376	43,816	25	25	25	25	20
Wells†.....	696	98	..	..	..	4,458	.....	18,423	3,517	15	25	25	25	25

Weslaco..... (s)	*10,000	32	†2	43	5	53,942	7,373	228,358	56,944	25	25	20	20	20
West.....	1,979	42	..	23	2	11,806	1,140	45,618	2,436	25	25	25	25	25
West Columbia (s)	*3,000	43	..	25	2	.....	.....	.....	.....	..	..	..	..	..
Wharton..... (s)	4,386	34	..	40	3	40,902	9,738	178,049	37,098	25	25	25	25	25
Wheeler.....	848	54	..	30	1	12,706	.....	51,777	2,087	(15)	(15)	(10)	0	25
White Deer.....	703	59	..	*20	1	11,764	2,074	41,760	4,219	5	10	20	25	25
Whitesboro.....	1,560	39	..	25	5	21,303	6,883	79,190	46,939	25	20	(5)	(5)	(5)
Whitewright.....	1,537	33	1	20	2	16,993	8,941	71,706	42,980	20	10	0	(5)	(5)
Whitney.....	*1,800	61	..	*29	2	13,427	31,216	46,493	50,660	15	10	25	5	(15)
Wichita Falls.....	*60,000	20	†58	..	11	588,212	245,010	2,527,862	1,730,924	(15)	(15)	(15)	(15)	(10)
Wills Point.....	1,976	45	..	16	3	33,685	13,094	125,247	62,442	(15)	(15)	(15)	(15)	5
Wilmer†.....	*750	1.00	..	..	..	4,031	.....	4,031	.....	..	..	..	..	25
Windom†.....	290	97	..	..	..	1,389	3,005	8,408	3,005	25	25	25	25	15
Wink.....	1,945	74	..	19	3	18,967	450	61,621	22,478	25	25	15	5	15
Winnsboro.....	2,092	32	1	20	2	30,490	70,608	136,883	85,066	15	15	25	25	(5)
Winters.....	2,335	39	..	31	2	28,061	10,346	126,061	55,507	20	20	25	10	10

TOWN	Popula- tion 1940	Key Rate	Fire Dept.		Appa- ratus	Net Premiums 1949	Net Losses 1949	5-Yr. Net Premiums 1945-1949	5-Yr. Net Losses 1945-1949	Percentage Fire Record Credit or Charge				
			Paid	Vol.						1946	1947	1948	1949	1950
Wolfe City.....	1,339	57	..	18	2	\$ 16,576	\$ 2,642	\$ 81,551	\$ 26,387	(15)	(15)	5	10	15
Woodsboro.... (s)	*1,800	41	..	22	1	8,021	98	30,688	554	25	25	25	25	25
Woodville.....	1,521	60	..	23	1	23,157	1,885	92,580	17,952	(15)	(15)	(15)	20	25
Wortham.....	1,267	63	..	*20	1	7,892	2,517	36,076	5,611	25	25	25	25	25
Wylie.....	*1,500	64	..	*20	1	8,526	440	35,063	5,796	25	25	25	25	25
Yoakum.....	4,733	27	2	30	5	32,234	7,348	132,394	17,882	25	25	25	25	25
Yorktown.....	*3,500	35	..	54	3	19,030	121	68,819	20,796	25	25	25	10	20



