leged. *Conn. Mut. L. Ins. Co. v. Union Trust Co.*, 112 U. S. 250. This is on the ground of public policy. *Davis v. Supreme Lodge*, 165 N. Y. 159. The privilege extends not only to communications, but to all information acquired by observation while in attendance. *Finnegan v. Sioux City*, 112 Iowa 232.

HIGHWAYS—OBSTRUCTION—INJURIES TO ONE COASTING.—REUSCH V. LICKING R. M. Co., 80 S. W. 1168 (KY.).—*Held*, that one coasting on a street and injured by colliding with a vehicle left standing over night in the street, cannot recover from the one who, without knowing that the street was being used for coasting, left the vehicle there.

Coasting in public highways is a nuisance, for it endangers the safety and comfort of the public, and obstructs the public in the exercise of a right common to all. *Wilmington v. Vandergrift*, 1 Marv. (Del.) 5. On the other hand, a highway cannot be used as a place for standing or storing vehicles of any description. *Turner v. Holzman*, 54 Md. 148; *Cohen v. New York*, 113 N. Y. 532. And one who permits his property to obstruct a highway is liable to a traveller who is injured by such obstruction. *Linsley v. Bushnell*, 15 Conn. 225. But persons who use the highway for purposes of playing are not travelers. *Blodgett v. Boston*, 8 Allen (Mass.) 237.

HIGHWAYS — OBSTRUCTIONS — SPECIAL DAMAGES — FERRY. — PARSONS V. HUNT, 81 S. W. 120 (TEX.).—*Held*, that when the only road leading to one terminus of a ferry is closed to travel, the owner of the ferry suffers special damage, differing in kind and degree from that suffered by the general public.

Persons owning land on a part of a street not closed to travel are not deprived of any vested right entitling them to compensation when some other part of the street is so closed. *State v. Elizabeth*, 54 N. J. L. 462. The fact that obstructions are of a public character and create a public nuisance gives no right of action to individuals unless they suffer damage peculiar in kind. *Cummins v. Seymour*, 79 Ind. 491. Though one public way is closed, if there is another still kept open, the property owner sustains no actionable damage, though he suffer inconvenience and loss thereby. *Fearing v. Irwin*, 55 N. Y. 486. But it seems that a private right of action arises when access to the system of public streets is substantially prevented. *Stanwood v. Malden*, 157 Mass. 17. This decision accords with the present case, in which such access is equally necessary at each terminus.

INSURANCE—PROOF OF LOSS.—TEUTONIA INS. CO. V. JOHNSON, 82 S. E. 840 (ARK.).—Where a fire policy provides that insured shall within 60 days after the fire furnish proofs of loss, and that no action shall be sustainable till after compliance with all conditions, nor unless commenced within 12 months from the date of fire, *held*, that furnishing such proof within the 60 days is necessary, and that it is not enough that they are furnished within the year.

A number of well considered cases have decided this question the other way. *Kenton Ins. Co. v. Downs*, 90 Ky. 236, where the terms of the policy were substantially the same as in the principal case; *Ins. Asso. v. Evans*, 102 Pa. 281; *Tubbs v. Ins. Co.*, 84 Mich. 646; *Steel v. German Ins. Co.*, 93 Mich. 81, distinguishing the case of *Gould v. Dwelling-House Ins. Co.*, 90 Mich. 302, where there was an express stipulation making delay in filing proof of loss a ground for forfeiture of right of action. In New York delay in furnishing proof of loss within the time required by the policy has been held to