

was affirmed by the supreme court of Pennsylvania, which held:

It was plainly apparent that a part of the printed matter was covered by the stamps, and that was sufficient to put the insured upon inquiry. *Swan v. Insurance Co.*, 96 Pa. 37, is a case in point. It is also urged by the appellee, and we think with force, that the insured was bound to know the contents of the policy, because the contract is a New Jersey one and the policy is the standard form prescribed by the New Jersey statute.

The appellant also contends that the admitted fact that the property was occupied at the time of the insurance of the policy, and at the time when the fire took place, makes

any intervening breach of the condition immaterial. But this is answered by the appellee by citing *Ferree v. Insurance Co.*, 67 Pa. 373, 5 Am. Rep. 436, and *Imperial Fire Ins. Co. v. Dunham*, 117 Pa. 460, 12 Atl. 668, 2 Am. St. Rep. 686. The condition that the policy should be void if the property became vacant or unoccupied and so remain for 10 days was made part of the contract, and the company has a right to rely upon it. *Bemis v. Insurance Co.*, 200 Pa. 340, 49 Atl. 769. Under the terms of the policy if the insured desired to vacate the property for more than 10 days, he was bound to give notice to the company. It might then give its consent, or cancel the policy. Failure to notify the company deprived of its option in this respect, and gave it the right to treat the policy as void



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. . . 1905 FIGURES . . .

Insurances issued and paid for in cash	\$18,612,056.51
Increase over 1904	2,700,152.27
Cash Income	5,717,492.23
Increase over 1904	1,155,556.04
Assets at 31st December	21,309,384.82
Increase over 1904	3,457,623.90
Increase in surplus	1,177,793.50

The Company completed the placing of all policies on the 3½ basis, although the law allows until 1915 to do this, requiring	616,541.00
Surplus over all liabilities and capital according to the Hm Table with 3½ interest	1,735,698.59
And in addition paid policy-holders in profits	166,578.30
Surplus by Government Standard	2,921,810.00
Life Assurances in force	95,290,894.71
Increase over 1904	9,963,231.86

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Paid for during 1905 was greater than in any similar period of the Company's Fifty-Nine Year History.