

Notes on Exchanges and Legal Scrap Book.

FIRST OFFENCE.—In the report of *Reynold v. Phillips*, 13 Ill. Ap. 557, it is stated that when a dog assails a man the man is not bound "to stop and investigate as to the antecedent habits of the dog."

SEWING MACHINE—"HOUSEHOLD FURNITURE."—A sewing machine is included in a general assignment for the benefit of creditors covering all "household furniture."—*Allen v. Wallace*, 21 U.S. 49.

INSURABLE INTEREST—FIRE.—A person engaged in moving houses has an insurable interest in the houses which he is moving to the extent of the compensation which he is to receive.—*Planters & Merchants' Ins. Co. v. Thurston*, 9 So. Rep. 268 (Ala.).

ACCIDENT INSURANCE—SUNSTROKE.—"Sunstroke or heat prostration" contracted by the decedent in the course of his ordinary duty as a supervising architect is a disease, and does not come within the terms of a policy of insurance against bodily injuries sustained through "external, violent, and accidental means," but expressly excepting "any disease or bodily infirmity."—*Dozier v. Fidelity Co.*, 46 Fed. Rep. 446 (Mo.).

TELEGRAPH COMPANIES—MENTAL ANGUISH.—Damages cannot be recovered for mental anguish caused by the negligence of defendant telegraph company's agent in failing to deliver to plaintiff a message informing him of the death of his brother, and the time and place of burial, until after the last train had left by which the plaintiff could have travelled to attend the funeral.—*Western Union Tel. Co. v. Rogers*, Miss., 9 South Rep. 823.

BENEFIT OF THE DOUBT.—"I confess I never could understand what the phrase means. There is no benefit of the doubt. Every person is presumed to be innocent until he or she is proved to be guilty. If there is a doubt in the minds of the jury it follows that guilt has not been established, and consequently that the person is, in the eyes of the law, innocent."—*Mr. Montagu Williams* in "*Later Leaves*."

VALUABLE LEGAL DECISION.—The conclusion we arrive at on discovering the head-note to the case of *Sergeant v. Emlin*, 21 Atl. Rep. 662, is that either the bar of Pennsylvania contains some very embryo lawyers, or else that some judge of that State is very anxious to give a judicial opinion about something or