*Empire*, April 4th: "Senator Sanford, of Hamilton, paid a visit last week to the sanitorium at Gravenhurst. He spent some time in making a careful examination of the institution. While there he selected a site for a cottage, a gift of a friend, who is donating some \$2,000 for this purpose. This makes the third gift of this kind this year—the Frank Bull cottage, the Foresters' cottage, and the one for which the site has been selected by Senator Sanford. Some five additional patients were received in the institution within the past week, and from the numerous enquiries from different parts of the province there is every prospect that every available room will be occupied during the coming season."

## ACCIDENT INSURANCE FOR PHYSICIANS.

THE question of insurance against accidents is well worthy of careful consideration by the members of the medical profession. We have reason to believe that the average income of physicians in Canada is now less than it has been for many years, perhaps less than ever before. The writer was lately asked : "How many doctors in Toronto are saving and laying by one thousand dollars a year?" He could not tell, but thought—not many.

The physician and surgeon in ordinary routine practice is especially liable to meet with accidents. Not only has he to encounter dangers from the run-away horse, the railway, the trolley, etc., but also those arising from septicæmia. A number of years ago a run-away accident caused the death of one of Montreal's leading physicians. Although he had a large and lucrative practice he had saved nothing for his family. Only a few weeks ago a run-away accident killed Dr. Snelgrove, of Meaford. At the time of writing Dr. Jessop, M.P.P. of St. Catharines, is seriously ill from a similar accident. We might give many other instances of serious accidents to members of our profession, causing death or serious injury, but such facts are sufficiently known to all.

The death roll from septicæmia in this province is large, including such names as those of McFarlane, Fenwick, Saunders, Gardner, etc. We all have a fairly correct idea of the number of physicians who have died from various forms of septicæmia during recent years; but probably very few of us have any adequate conception of the number who have met with accidents, accompanied or followed by septicæmia, which have seriously crippled them for some time. At the present time a leading physician of Toronto is recovering from a serious attack of septicæmia produced by an apparently