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The value of personality is greater in the medical profession than any other, and it naturally follows that the enforced withdrawal of the doctor's personality through sickness or accident **MUST** inevitably result in a very considerable loss of income, unless he has been wise enough to cover himself against this every-day possibility. No one imagines they are ever going to be ill or meet with an accident, but the law of averages prevails as infallibly in this as in everything else. The risk of illness through overwork, the dangers of the streets, resulting in the loss of life or limb, are ever present and becoming increasingly frequent.

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