

SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA

AT HEAD OFFICE, MONTREAL.

A. D. EMORY, B.A., *Editor.*



NEW HEAD OFFICE BUILDING

SUN LIFE ASSURANCE COMPANY
OF CANADA

DIRECTORS:

R. MACAULAY, - - - *President.*

S. H. EWING, - - - *Vice-President.*

WILLIAM M. BIRKS. Sir HERBERT S. HOLT.
HON. R. DANDURAND. CHARLES R. HOSMER.
J. REDPATH DOUGALL. ABNER KINGMAN.
GEO. E. DRUMMOND. T. B. MACAULAY.
H. WARREN K. HALE. JOHN MCKERGOW.

T. B. MACAULAY, F. I. A., F. A. S.,
MANAGING-DIRECTOR

ARTHUR B. WOOD, F. I. A., F. A. S.,
ACTUARY

FREDERICK G. COPE,
ASSISTANT SECRETARY

E. A. MACNUTT,
TREASURER

JAMES C. TORY,
GENERAL MANAGER OF AGENCIES

GEO. WILKINS, M.D., M.R.C.S. ENG.,
CHIEF MEDICAL OFFICER

Your Chances as Poor as a Soldier's.

To read of a battle in which three or four million men are engaged naturally raises visions of wholesale slaughter. The archives of science and the records of invention have been ransacked to perfect appliances for the dealing of death with such mathematical precision that modern war has been reduced to a science as exact as it is sinister.

But, on the other hand, never have medical science and the art of sanitation been so expert in saving life and, more particularly, in eliminating disease, itself the paramount source of army casualties in wars of the past.

In fact, though of course no authoritative records are obtainable, it is doubtful whether in Europe to-day the death-rate per thousand of men engaged in any single battle will much exceed the mortality experienced in the particularly sanguinary engagements of the American Civil War.

Further, there is good reason to assume that the number of men killed in any one battle in France compared with the number participating will be surprisingly low when compared with the death-rate among an equal number of men engaged in the ordinary peaceful pursuits of life.

Appended is a table of authentic death-rates in some of the battles of the American Civil War with a comparison of the periods of life during which the risk of death is equivalent to those of the battle named.

Battle	Death-rate per 1000	Equivalent Risk in Life
Chickamauga	47.6	Age 23 to 29
Shiloh	42.2	" 30 to 35
Second Bull Run	45.4	" 35 to 40
Vicksburg	42.0	" 42 to 46
Stone's River	50.0	" 47 to 51
Gettysburg	55.5	" 49 to 53

In other words, if you are thirty years of age, you have precisely the same chance of reaching your thirty-fifth birthday as you would have of emerging alive from a battle as sanguinary as that of Shiloh. If you are thirty-five, your chances of living five years are the same as those of the average soldier who fought through the second battle of Bull Run. If you are forty-nine, you will live through the battle of Gettysburg before reaching the age of fifty-three.

Such facts as these are a surprising proof of the uncertainty of life even under normal conditions, and furnish a clear demonstration of the absolute necessity of life assurance for every man however ordinary his occupation.