

about the same age as those who died during the seven years in Massachusetts under 20 years of age, they would live in all over 100,000 years— $25,000 \times 3.6$ . These, at \$50 per year, would involve a money loss of \$5,000,000. Or for Ontario alone, a loss of \$1,890,000.

Now as to the loss during the working or productive period, from 20 to 70 years of age. If all who lived to be 20 lived on to be 70 years old, each would of course give a productive period of 50 years; but as some die at 25, some at 30, some at 40 years, and so on, the average falls short of 45 years each. In Massachusetts it has been found, on careful estimates, to be considerably less than one half, and that the loss in productive years was considerably over one half; or as 16-81 is to 36-36. Let us estimate, however, that in Canada all who live to be 20 years old live, on an average, to be 45; that is live to labor 25 years, losing only 25 years. In Canada, of the 80,000 deaths estimated to take place every year, 28,000, as estimated, or 35 per cent., die under 20 years of age, and about 77 per cent., on an average, of the remaining 52,000, it is estimated, die before reaching 70 years of age; or, in other words and figures, 40,000, in round numbers, die between 20 and 70 years of age. These 40,000 work or labor only half, at most, on an average, of the 50 years, by reason of deaths; each losing at least 25 years, representing a loss to the Dominion of 1,000,000 years of labor— $40,000 \times 25$ . Estimating each year of service to be worth to the Dominion \$300—less than \$1 per day, there is a loss by reason of deaths taking place during this period of life, of \$300,000,000 per year— $1,000,000 \times 300$ . Or in Ontario alone, on the same estimate, of \$112,500,000 per year.

But this is not nearly all; we must consider the loss by, and expense of, sickness.

From records of various Benefit Societies in Great Britain and Health Assurance Companies in the United States, it has been found that for every death there are two constantly sick; or in other words, there are 730 days of sickness for every death in the year— $365 \text{ days} \times 2$ —; and days, too, of actual inability to labor, the lesser ailments not being included. Take, for example, 10 cases of typhoid fever, one of the severe and common diseases of this country, each patient will be sick or incapacitated from labor at least 30 days, probably, if not more, on an average, representing 3,000 sick or lost days; while perhaps not more than 4 or 5 of the cases may prove fatal. Some statisticians estimate from 19 to 20 days of sickness per year for every individual, which would give a much greater sickness rate than the first-mentioned estimate.

Taking the lower estimate as correct, there would be in Canada every year 58,400,000 days of sickness— $80,000 \times 730$ ; costing probably, on an average, for nursing and doctoring, not less than \$1 per day, a low estimate or \$58,400,000. For Ontario, \$21,900,000.

But besides this, 40,000 of the 80,000 persons die during the working, productive period, and therefore there would be 29,200,000 days of labor lost, in the Dominion—or  $40,000 \times 730$ ; worth on an average \$1 per day, and representing a loss of \$29,200,000 to the Dominion; or to Ontario alone of \$11,250,000.