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ITEMS	1905	1906	Gains over
Assets,	\$ 9,296,092	\$10,386,539	\$1,089,447
Income,	1,956,518	2,073,423	115,905
Surplus,*	952,001	1,203,378	249,377
Insurance in Force §	44,197,954	46 912,407	2,712,453
Expense ratio to Income	17.8 p.c.	16.34 p.c.	1,46 p.c.

* Company's Standard.

§ All Canadian Business.

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This Company's policy-claims paid in 1905 reraged in number one for each minute of a quarter of each business day of a cours each, and, to amount, 192,54 a sinute the year through.

THE DAILY AVERAGE OF THE COM-395 per day in number of claims

6,972 per day in number of Policies

\$1,502.484.00 per day in New \$123,788.29 per day in Paymenta to Policy belders and addition to Bears fi

\$77,275.94 per day in in record

It exceeds by two millions the entire population of the Dominion of Canada. Nearly three hundred thousand Canadians of all classes are policy-holders on deposit with the Government of the Dominion of Canada, in Canadian securities, dollar for dollar of its Canadian liabilities. In 1905 it here in Canada wrote as much new insurance as any two other life insurance companies Canadian, English or American.

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