

**A SIGNATURE
43 YEARS OLD.**

James Hough
Guelph

ACTUAL RESULTS ON BASIS OF \$1,000 INSURANCE.

JAMES HOUGH, ESQ., GUELPH, ONT.

Ordinary Life Policy, issued 1851. Policy No. 775. Premium \$38.18. Age at Entry 47.

YEAR.	Premium Paid.	Profits Cancel Premium and Return Cash amounting to
1851	\$38 18	
1852	38 18	
1853	37 72	
1854	37 30	
1855	36 88	
1856	36 42	
1857	35 95	
1858	35 47	
1859	34 98	
1860	34 47	
1861	33 93	
1862	33 37	
1863	32 80	
1864	32 27	
1865	31 63	
1866	31 00	
1867	31 00	
1868	31 00	
1869	31 00	
1870	31 00	
1871	21 10	
1872	21 10	
1873	21 10	
1874	21 10	
1875	21 10	
1876	7 27	
1877	7 27	
1878	7 27	
1879	7 27	
1880	7 27	
1881		\$14 05
1882		14 05
1883		14 05
1884		14 05
1885		14 05
1886		46 20
1887		46 20
1888		46 20
1889		46 20
1890		46 20
1891		88 93
1892		88 93
1893		88 93
		*34 70 }
Totals,	\$826 40	\$602 74

The above is a fac-simile of the signature of a late esteemed citizen of Guelph, as he signed it on the 21st March, 1851, to an application for a policy of life assurance in The Canada Life Assurance Company, which was then four years old. The great interest taken by Mr. Hough in the result of his policy and in the continued progress of the Company issuing it, is worthy of more than a passing remark. He was born in 1804 in Derbyshire, England, and was for years the well-known and highly respected Deputy Clerk of the Crown at Guelph, Ont. He was 47 years old when he made application for the above mentioned policy, and at his death on the 21st April, 1893, he was nearly 89 years of age. Mr. Hough chose to apply the profits on his policy to permanently reduce his premium, which it will be seen gradually became not only extinguished, but for the last 13 years a yearly cash annuity was returned to him. It will be noticed the contract called for a yearly premium of \$38.18 per \$1,000, payable for life, and a glance at the actual amount per \$1,000 called for by the Company, will show the results of that economy of management and faithful application of trust funds for which the Canada Life is famed.

RESULT:

Total Premiums Paid, - \$826 40
Less Cash Surplus Returned, 602 74
Net Cost in 43 Years, - 223 66
Average Cost per \$1,000, \$5.20

This Policy was self-sustaining since 1880, and in addition returned a yearly cash surplus, or increasing annuity as shown in column 3.

During the currency of this Policy, the assured could have obtained a loan thereon, or surrendered it for a cash or paid-up value.

Mr. Hough's Policy was for \$400, and the above are the corresponding figures for a \$1,000 Policy, which will be more intelligible to the Public.
 * Prospective permanent reduction profits.