

Hyacinthe Legault dit Deslauriers, lumber, Montreal.
 Geo. Bowles, general store, St. Ephrem de Upson.
 Jos. N. Duguay, store, St. Zéphirin de Conval.
 J. B. Kerrand, general store, Old Lorette.
 Jos. McLehland, shoes, &c., Buckingham.
 Jos. Duguay, store, La Baie du Febvre.
 Trahan, Fontaine & Co., store, Nicolet.
 WANTS OF ATTACHMENT ISSUED VS.
 Octave Dussan, butcher, Montreal.
 Lewis J. Vaughan, general store, Ayer's Flat.
 Michael Lynch, shoes, &c., Danville.
 George Bowles, general store, St. Ephrem de Upson.
 Edouard Dorion, hotel, Montreal.
 Chagnon & Vincent, general store, St. Guilhem de Upson.
 Trahan, Fontaine & Co., store, Nicolet.

THE TORONTO CORN EXCHANGE.

The annual meeting of the Toronto Corn Exchange was held last Tuesday in the Exchange building, Mr. J. McCaughey, the President, presiding. After routine business, Mr. Chapman, the Secretary and Treasurer, read the annual financial statement, which showed that the receipts were \$853.95, and the disbursements \$945.52, leaving a deficiency of \$91.57. The Committee of Management then presented their annual report, which showed that the quantity of grain handled by Toronto merchants in 1875 exceeded that of 1874 by about 1,800,000 bushels. Shipments were in excess of 1874 1,500,000 bushels, showing an accumulation in store of 257,000 bushels, for which room has barely been found in the wharves and elevators, which proved the necessity of increased storage capacity for the steadily increasing business in Toronto.

Receipts of grain in excess of 1874-5, handled by Toronto merchants in 1875-6:—Fall Wheat, 135,005 bush; Spring Wheat, 607,850 bush; Barley, 880,708 bush; Peas, 17,380 bush.; Oats, 108,850 bush.; Corn, 6,500 bush.; Rye, 1,430 bush. Total, 1,757,783 bushels.

RECEIPTS OF GRAIN INTO TORONTO.

	1875.	1874.
Fall Wheat.....	715,249 bush.	580,241
Spring Wheat.....	1,478,345	870,495
Barley.....	2,127,666 "	1,240,938
Oats.....	287,350 "	249,970
Peas.....	153,768 "	50,908
Corn.....	8,993 "	2,435
Rye.....	3,080 "	2,182
Malt.....	4,000 "	31,091

SHIPMENTS.

Flour was from 6d to 1s per bbl. higher during the whole of 1875 than 1874.

Wheat was from 6d to 9d per cental higher from September, 1875, to April, 1876.

Corn and peas were both lower in price in 1875 than 1874.

In endeavoring to obtain more prompt information by telegram than that usually received, the Committee had some correspondence with the New York Chamber of Commerce, the substance of which was. That they have a special agent in Liverpool who sends them the state of markets based on actual transactions twice daily, and that the reports got through the Associated Press are from 24 to 48 hours behind time, the Western U.S. markets having the information much earlier than Toronto. The expense, of course, is very considerable. Steps had been taken by the Committee to obtain uniform standards of grain for Ontario, by inviting delegates from Hamilton, Kingston, and London to meet the Toronto Board of Examiners of grain, and assist in selecting the standards. A delegate from Hamilton attended, but London and Kingston were unrepresented. Hamilton was supplied with samples of the standards.

A petition against the assessment of grain coming into Toronto, numerously signed by members of the Association, was sent to the Legislature and granted. The Arbitration Committee have had but few cases to settle during the year, a fact which speaks well for

the principles upon which the business of the Exchange is conducted.

A resolution was passed that henceforth the entrance fee should be \$25, and annual subscription \$15.

The following were elected officers for the current year:—Messrs. Wm. Galbraith, President; H. A. Baird, Vice-President; G. A. Chapman, Secretary and Treasurer; Committee of Management, W. H. Howland, Wm. Ryan, Matthews, Jr., K. Chisholm, J. Young, B. Clarkson, and J. D. Laidlaw; Arbitration Committee, Messrs. P. Howland, D. Cowan, W. D. Matthews, J. G. Worris, L. Coffee, and James Neilson.

ARRIVALS.—The ocean steamer *Gilstand*, consigned to Mr. Sidey, arrived in port to-day from Three Rivers, where she wintered, having been caught in the ice on her way out at the close of last season.—The schooner *Mary Star of the Sea* came up from Boncherville yesterday.—The brig *St. Luce*, Messrs. Lord, Magor & Munn, consigners, is loaded with a general cargo, and will sail for St. Johns, Newfoundland, as soon as the river is clear. The schooner *Lady Dufferin* is ready to sail for Cheticamp, C.B.—The propeller *Californian*, first boat down from Toronto, arrived to-day with a load of grain. The *Dagmar* also arrived from Carillon via Lachine Canal.

THE SHOOK TRADE.—The season for the shipment of shooks is over. An examination of the figures shows that there has been a falling off this year in the exportation of the sugar boxes, a business that a few years ago was in a prosperous condition.

This trade has been steadily declining for various reasons for several years past, as will be seen by the appended statement of the shipment for thirteen years:

Year.	Number.
1863-4.....	120,030
1864-5.....	281,838
1865-6.....	481,416
1866-7.....	806,554
1867-8.....	822,031
1868-9.....	994,548
1869-70.....	1054,024
1870-1.....	1190,157
1871-2.....	96,008
1872-3.....	1065,932
1873-4.....	561,634
1874-5.....	412,127
1875-6.....	225,372

Shipments of lumber for May will be very heavy.—*St. John Globe*.

The following shows the quantity of flour and grain in store at Toronto on the 1st of May, 1876, and also the totals on the other dates referred to:—

	Flour, bris.	Fall Wheat, bush.	Spring Wheat, bush.	Barley, bush.
Total May 1, 1876....	18,456	284,321	436,081	40,792
" April 24, 1876....	21,254	332,036	491,634	87,625
" May 3, 1876....	16,596	140,786	406,796	1,336
" May 4, 1874....	30,204	272,249	344,864
" May 3, 1873....	16,815	110,331	257,627	6,298

During April, Canadian produce was exported from Toronto to the amount of \$189,332, against only \$17,643 in the corresponding period last year. The increase is in grain and lumber. The exports in the former amounted to \$17,952, against \$6,301, and in the latter, \$6,335, against \$2,032.

The Travellers insures against general accidents—not accidents of travel only, but the thousand and one casualties to which men are exposed in their lawful

pursuits. It issues policies for the year or month, which are written without delay by any authorized agent. It insures men of all occupations and professions, between the ages of eighteen and sixty-five, at premiums which are graduated by the occupation and exposure. The rates are low, varying from \$5 to \$10 a year for each \$1,000 insured, (for occupations not classed as hazardous) covering both fatal and non-fatal disabling injuries.

The Travellers invites attention to the very large number of losses actually paid, (21,500) to the large amount disbursed in cash benefits to its policy holders, (over \$2,000,000,) averaging seven hundred dollars a day for every working day since the company began business, and especially to the small cost in proportion to the possible benefits.

The head office for the Dominion is in Montreal under the management of Messrs. Foster, Wells & Shackell.

Correspondence.

[Correspondence containing information of interest to the business community is desired: but as our space is limited, facts briefly stated are all we can insert, and for such we shall be thankful. If mistakes occur, we wish it to be understood that our columns are always freely opened for corrections.]

LIFE INSURANCE.

To the Editor of the *Journal of Commerce*:

DEAR SIR,—Writing under the above caption in your last issue, "Veritas" gets himself into a fearful state of excitement, and emits figures. I cannot undertake to notice his would-be personal allusions, or fittingly characterize his fling at "Mr. Editor," through whose courtesy his article appeared, or correct all the "slight mistakes" which he admits may be found in his tables. Judging from the sample presented, I fear that to correct all his figures would be an endless task, growing like compound interest.

In your issue of April 14th appeared some figures relating to four life insurance companies, none of which figures could I find in their latest published reports. In your issue of April 21st I gave the correct figures, doing equal justice to all by omitting the "dividends and surrenders" from the disbursements of all four alike, according to the Editor's original intention. Thereupon "Veritas" waxing needlessly warm, promulgates still another set of figures.

On the principal of doing one thing at a time, I will first take up his version of the "Premium Income" of the four companies, so that insurance men, and the officers of the companies themselves, may see whether I did not, in my letter of April 21st, quote the figures correctly, and may see which of us has been "honest and fair in his work" and which has been guilty of presenting "partial and garbled quotations," or "miserable caricatures of truth and fact."

PREMIUM INCOME, 1875.

	As first given By "Insurance"	By "Veritas" April 14th.	April 21st.	April 28th.
Sun.....	\$82,445 27	\$85,344 04	\$82,445 27	
Equia.....	3,823,475 00	4,031,215 00	3,403,823 00	
N. Y. Life.....	6,209,664 00	6,069,003 51	5,792,257 00	
Equitable.....	8,227,299 00	7,999,991 39	7,945,556 00	

I conclude with four unchallengeable statements. First: the sums quoted by me two weeks ago, and repeated in the second column above, may be found entire, in the several companies' official statements of premium income for 1875. Second: not one of the sums furnished by "Veritas," and repeated in the third column above, nor any three consecutive figures of them, can be found in any of the four companies' official statements, either for 1874 or 1875. Third: no life insurance manager in Montreal can be found to agree with "Veritas," in quoting the Sun's actual premium income for