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e of Thomas Home WI fficult Struggle When tania Was Struck.

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I got the crack before at as a marvelous escape. without a belt, and a und on wreckage for about took one off a float then struggled for a t be picked up for de scious for an hour and the

By the Seashore by the seashore is cation most appreciated of people from the ini ortland and its environ h attractions to suit a the quiet retiren for their beaches and sur for their beaches and sur Mountains of New Eng-he Sea," just issued by the nk Railway System. con-nformation, complete list of boarding, houses, at a ard and Kennebunk. carding houses, etc. d on application to C. district passenger ager ion, Toronto, Ont.

### THOS. EAKIN NAMED e New Minister at St. Ar

Presbyterian Church. he finest preachers in Presbyterian Church, the new minister of St. Assysterian Churh, King reets. The session of ets this week to make Eakin was assistant to and Brown while the left d Brown, while the I er, and was formerly fessor of Oriental

## es for the Garde

r-old plants; ever-bloomin ed, Light Pink, Dark Pink awrence, Rose Grower, Phone N. 2221.

and Leghorn Hats ed and Remodelled the latest style.

YORK HAT WORKS. STREET, Phone N. 516

DECORATE

JPON ce of The RLD East, Hamilton, me to his or her

e; or Outfit is wanted send zone (or 18c. in ask your postmaster ared, send the \$1.10 ny Canadian point).

HOME

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### RUSSIANS READY TO RESUME OFFENSIVE

mation is Now Well in Hand, Petrograd's Cheering Report.

### ADVANCE UNDER WAY

Russians Occupy Number of Villages on Left Bank of Dniester.

PERONRAD, May 26 - Altho Ger activity continues in central Gacia, on both sides of the San River tween Jaroslau and Peremysl, the sussians assert they now have the ituation well in hand.

They state that the German drive from Cracow thru Galicia, and also the parallel movement on the left side of the Vistula, which ' reached 'the Kielce and Radom districts, have lost their impetus and that the Russians are now ready to take the initiative. Less optimistic observers believe that the check taken by the German move is due to the necessity of bringing up fresh supplies of ammunition, after which their aggressive will resume its former intensity.

after which their ages intensity.

Advance is Begun.

In the district between Peremysl and the Dniester marshes the Russians and the Dniester marshes as successful advance. and the Dniester marshes the Russians already have begun a successful advance, capturing a number of small villages on the left bank of the Dniester. On the right side of the river the struggle of the opposing forces st swings forward and backward without te gain for either side. On Mon day the Germans captured Russian trenches near Slonsko, following up an intense artillery fire with a bayonet charge. The Russian troops, howovered the trenches

Alleged Serious Shortage of Ammunitions in Britain Cheers Germany.

ROTTERDAM, May 26.—German papers are naturally seizing with avidity upon the ammunition scarcity scare of the Northcliffe press, and at a period when from the achieve-ments in the field Germany can create little enthusiasm in the fatherland, they are more than grateful for the attacks on Lord Kitchener, declaring these vehement discussions show betthese venement discussions show better than anything else how the real situation is tending. Extracts from the Northcliffe press are freely quoted, the most vehement portions being dished up with great relish, while Count Reventlow finds in them the insufration for a long article on Reventlow finds in them the lion for a long article on

"They are suffering from want of ammunition." he gladly writes, "and there is no confidence any more in the nal military saint, Lord Kit-

Leaders Explain Details of Coalition - Many Unionists at Front.

LONDON, May 26.—An important meeting of the Unionist members of both houses of parliament was held to-day at the Carlton Club in connection with the political crisis and the formation of the coalition ministry. The purpose of the meeting was to acquaint the rank and file of the party with the details of the negotiations which resulted is the new cabinet and to invite their support in future action.

On account of the absence of nearly 190 Unionists, who are at the front or engaged in other ways in the war, the meeting was not as large as would have with the political crisis and the forma ing was not as large as would have

### ASQUITH AND SALANDRA

EXCHANGE MESSAGES Pleasure at Closer Bond of Union is Expressed.

LONDON, May 26.—It was announced officially today that Premier Assuith had sent a cablegram to Premier dandra of Italy expressing his plea-ure that the long-standing rela-tionship between the two countries had ripened into a more intimate relationship." Premier Salandra relationship. "Premier salandra relationship." ara of liberty and peace may be open-

### SCHOMBERG IS HELD BY POLICE OF PANAMA

He is Wanted in Toronto on a Charge of Forgery.

PANAMA, May 25 .- The canal zone police are holding W. T. Schomberg, who is said to be wanted in Toronto on a charge of forgery. He was brought back from Guayaquil at the request of the British minister here.

Muskoka the Beautiful. charming summer resort district in the highlands of Ontario? For those de-sirous of knowing more about this

Canada was held, in pursuance of the terms of the Charter, at the Bank Premises, at not more than cost, less amounts written Banking House of the Institution, 26th May, 1915.

### THE REPORT

The Directors beg to submit to the Shareholders the Fortieth Annual teport and Balance Sheet of the affairs of the Bank as on 30th April, 1915, ogether with a Statement of Profit and Loss Account, giving the result of the operations of the Bank for the year ended on that day.

being at the rate of 7.366% upon the paid-up Capital and Reserve Fund.

There was brought forward from last year the balance of

making a total Profit and Loss Account to be applied of ....\$2,297,278.20 This amount has been distributed as follows: (a) Dividends at the rate of 12% per annum, amount-

Patriotic Fund subscription, \$25,000 

New Branches of the Bank have been opened during the year Street; Niagara Falls, Queen and Ontario Streets; and at Welland,

British Columbia-Victoria, Douglas Street and Athalmer.

Branches at Humber Bay (Toronto); Invermere and Wilmer; Main Street Branch, Vancouver, B.C.; Maissoneuve, P.Q., and Portage Avenue Branch, Winnipeg, have been closed.

It is with profound regret that your Directors have to report the death of the late President and General Manager, Mr. D. R. Wilkie, who was stricken suddenly by apoplexy on 17th November, 1914; of the Hon. Rober Jaffray, President at the time of his death, 16th December, 1914; and o Mr. E. W. Cox, on 27th June, 1914, a Director only since the previo annual meeting. Mr. Peleg Howland has been elected President, and Mr Elias Rogers Vice-President. Hon. W. J. Hanna, Mr John Northway and Lieut.-Col. J. F. Michie have been added to the Board to fill the vacancies The position of General Manager has been filled by the appointment of the Assistant General Manager, Mr. Edward Hay.

The Head Office and Branches of the Bank, now numbering 125, have been carefully inspected during the year. The Head Office and the principa Branches have also been examined by the special auditors appointed at the last annual meeting, whose report will be found attached to the statement

The Directors have much pleasure in testifying to the faithfulness and efficiency of the staff.

The whole respectfully submitted. PELEG HOWLAND. President.

DIABILITIES Notes of the Bank in circulation..... Deposits not bearing interest.........\$ 7,815,803.18 Deposits bearing interest, including interest accrued to date of Statement. ..... 47,266,100.92

Due to Banks and Banking Correspondents in the United Kingdom ..... Due to Banks and Banking Correspondents elsewhere than in Canada and the contra) .....

Total Liabilities to the public..... Capital Stock paid in..... three months, at the rate of 12% per an-

Balances due to other Banks in Canada.... Reserve Fund Account 7,000,000.00 Dividend No. 99 (payable 1st May, 1915) for 210.000.00

forward . . . . . . . . . . . . . . . . . . 1,012,989.23

\$75,568,247.40 ASSETS. -\$15,048,008.77 1914.

Current Coin held by the Bank ..... 1,619,399.77 Dominion Government Notes...... 13,428,609.00 Deposit with the Minister for the purpose of the Circulation Notes of other Banks..... Due from Banks and Banking Correspondents in the United Due from Banks and Banking Correspondents elswhere than in Canada and the United Kingdom ..... Dominion and Provincial Government Securities, not exceeding market value.....\$ 666,360.10 Canadian Municipal Securities, and British, Foreign and Colonial Public Securities Stocks, not exceeding market value ... 927,041.90

Loans to Cities, Towns, Municipalities and ...\$7,432,334.55 days) in Canada on Bonds, Debentures . 3,966,959.85 days) elsewhere than in Canada..... 7.000.00

PELEG HOWLAND, E. HAY, General Manager.

AUDITORS' REPORT TO SHAREHOLDERS. The net profits of the Bank, after making provision for bad and doubtful debts, for interest on unmatured bills under discount, and for payment counts at the Chief Office of the Imperial Bank of Canada and with the of all Provincial and Municipal taxes, amounted to......\$1,081,359.08 certified returns received from its Branches, and after checking the cash being at the rate of 7.366% upon the paid-up Capital and Reserve Fund. Branches on 30th April, 1915, we certify that in our opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs according to the best of our information, the explanations given to us, and as shown

by the books of the Bank. In addition to the examinations mentioned, the cash securities at the Chief Office and five of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank.

THE PRESIDENT'S ADDRESS.

Since the last Annual Meeting the Bank has lost through death its President and General Manager, its Vice-President, a Director and its Chief Counsel and Solicitor.

In Ontario—Toronto, Yonge and Ann Streets; Sault Sté. Marie, James Wilkie had been the General Manager of the Bank ever since its establishet; Niagara Falls, Queen and Ontario Streets; and at Welland, ment in 1875, and its President and General Manager since 1906. This is the first Annual Meeting at which he has not been present. I am sure you must all regret his absence.

stcome of the crisis through which the world has been passing had mething to do with hastening his end. He was a sound banker; he was also public-spirited, and his ability, forcefulness and foresight had an influence on the general affairs of the country, as well as on its banking.

was President of the Bankers' Association at the time of his death.
On December 16, just about a month after Mr. Wilkie's death, the Ionorable Mr. Jaffray, who had been elected to the Presidency, died after very short illness; he had reached an advanced age, but was so active in oody and clear in mind that it was thought the benefit of his judgment services to the Institution would be available for many years Suitable resolutions have been passed by the Board, which, with your currence, will be printed in the proceedings of this meeting.

Mr. Elias Rogers has been elected Vice-President, and the Directors

done me the honor to elect me to the Presidency. The vacancies on the Board have been filled by the election of the Hon. Mr. Hanna, Mr. Jno. Northway and Colonel Michie, who are all well known to you. The Bank can be congratulated upon having obtained their

You will be interested in knowing that one of your Directors, Major Wm. H. Merritt, has volunteered for active service and has left for Europe

in command of a battery of artillery. Upon Mr. Wilkie's death Mr. Edward Hay, who joined the Bank before it opened its doors in 1875, and who had been occupying the position of Assistant General Manager since 1902, was appointed General Manager, and I am sure he will successfully conduct the affairs of the Institution, and that he will have able assistance from the other members of the Executive. The Chief Inspector, Mr. W. Moffat, has been made Assistant General

rates in Great Britain and the United States have been unusually low, so that funds held abroad in order to be readily available have earned a com-\$60,345,258.17 paratively small return. Note circulation has shrunk with the reduction of the business of the country, which reduction has also diminished the

returns for exchange and collections. Here are some figures that will show the state of affairs for the past four months, and which it seems to me may be taken as some guide to

The number of immigrants coming into Canada during the period from January 1 to April 30, 1915, was 16,145, as against 69,823 for the 8,222,989.23 same period in 1914. The building permits granted in thirty-one principal cities for the four months of 1915 are reported as amounting to \$7,622,757, as against

\$27,282,971 in 1914. The bank clearings for the four months of 1915 are reported as \$2,239,968,179, as against \$2,642,864,629 in 1914 for the same period. The receipts of the three great railroads for the four months of 1915 are given as \$46,938,370, as against \$55,965,687 in the four months of

These conditions have prevailed in spite of the very large expenditures 328,005.57 of the different Governments, including our own on supplies and munitions 436,479.00 for use in carrying on the war, and in spite of the increased return in 1,949,611.32 dollars and cents for our 1914 crop, short as it was, compared with that 476,549.68 of 1913. Prices had so advanced that the Government estimate of the value of the field crops of Canada in 1914 is \$638,580,300, as compared 523,995.32 with \$552,771,500 in 1913. It is strange in this young and growing

> As it is we are getting the benefit of the increased prices for grains and produce, have disposed of large numbers of horses, many of our factories that otherwise would have been idle or slack have been busily employed, and the problem of the unemployed has been at least partially

solved. Our Branch Managers have all sent in recent reports with reference to their districts. These would indicate that manufacturers other than those engaged on war orders are not busy, that wholesalers and retailers are dull, but hopeful, and that generally speaking there is an increased are dull, but hopeful, and that generally speaking there is an increased acreage in grain, with good prospects, though in parts of the northwest there has been some damage from frost, from high winds and from lack of rain. (I am glad to be able to state that a good rainfall has taken place since.) A hopeful feature of the situation is the probable near - 11.406,294.40 approach of the long deferred business revival in the United States; its arrival would materially help our paper, pulp and lumber interests. The \$36.067,272.58 realization, too, of our expected large crops at present high prices (No. 1

Imperial Bank of Canada

Other Current Loans and Discounts in Canada (less rebate of interest)

Liabilities of Customers under Letters of Credit (as per Contra)

The Fortieth Annual General Meeting of the Imperial Bank of Canada was held, in pursuance of the terms of the Charter at the Bank Premises at not more than contral and Discounts in Canada (less rebate of interest)

36,245,617.96

The Fortieth Annual General Meeting of the Imperial Bank of Canada was held, in pursuance of the terms of the Charter at the Bank Premises at not more than contral and more than contral and more than contral contral and more than contral and more

of the borrower. When the war ceases, and all will join fervently in the wish that it may be soon, I would think that the process of recovery would be retarded, and the effect of the taxation, which will necessarily be very heavy, will \$75,568,247.40 then be severely felt.

I venture to express the hope that at that time immigrants only of a very high standard will be permitted to enter this country, and that regulations will be very strictly enforced.

The war tax on note circulation now imposed is a heavy one, and in the case of this Bank, in conjunction with stamps, will probably amount in a year to nearly 14% of its capital. It is very difficult during such times to load this off on the borrower, so that taking all things into consideration it would appear to be proper to look forward to further reduction in banking profits.

There is a disposition to feel that the Banks are being burdened with

there is a disposition to feel that the Banks are being but shell with the form of the load of emergency taxation, but the Government did great service in the promptness when the war opened, with which the Finance Minister took action to prevent the hoarding of gold, so perhaps we should not grumble.

by us during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us, and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

7,500.00

R. J. DILWORTH,

Of Clarkson, Gordon & Dilworth, C.A.

Of MacIntosh & Hyde, C.A.

Of MacIntosh & Hyde, C.A.

Of MacIntosh & Hyde, C.A.

Of Clarkson, Gordon & Dilworth, C.A.

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Belgian Relief Fund, as shown in the report. The Auditors of the Bank, whom you appointed last year, will present

In rising to move the adoption of the Report, my first duty is to refer the extraordinary combination of circumstances which has placed me this position.

Since the last Annual Meeting the Bank has lost through death its

I have much pleasure in seconding the adoption of the report, and also without elaboration in most heartly seconding what the President has said in his address, except that perhaps I am a little more optimistic

than his remarks might be construed to mean. you must all regret his absence.

His devotion to the interests of the Bank was extraordinary; it was first in his thoughts, and he was prepared to make any sacrifice of time and energy on its behalf. There is no doubt that his anxiety for the autome of the crisis through which the world has been passing had mistic as to its future, and especially the future of this Bank. As indicated in the President's address, there was a decrease in the amount of land under cultivation 1913-1914 of about 13%, but it should be known that there is, at the very least, 15% (principally wheat) more land under cultivation this year (1915) than in the year 1914, and since I have had an opportunity of knowing what Mr. Howland was going to say, I have ascertained that the rainfall up to a recent date in this year in Saskatoon district was 1.6 inches as compared with 1.75 in the whole of last year. In the Medicine Hat district the rainfall has been 3.2 inches this year, as against practically nothing last year. In Calgary district it has been 2.4, or at least twice as much as the whole of last year. In the Lethbridge district it has been 2 inches already this year, as against practically none last year. In South Saskatchewan there has very recently been five days of continued rainfall. These figures, together with the prospective prices mentioned by Mr. Howland, to my mind, are most encouraging as to the prospects up to the present time of this year's western grain production. In the Calgary district alone in the year 1914, 281,188 head of horses, cattle, hogs and sheep were exported, as against 83,252 head the previous year. The value of these exports last year, in round figures, was \$6,500,000. I do not have the figures for the other districts. In Ontario and eastern

Provinces the conditions are well known. As to the Bank, it is well organized, and has a splendid staff of officers, a large number of the Managers having been in the Bank's service. for many years. Mr. Leslie, Manager at Winnipeg, has occupied that position for a long time. His management, as well as that of other Managers, has been most efficient. He is present to-day, and I hope we' will hear from him before the meeting closes. Mr. Moffat, the Assistant Manager, and Mr. G. D. Boulton promoted to the position of Chief Inspector. Our Chief Western Inspector, Mr. A. E. Phipps, has been given the title of Western Superintendent.

Referring to the report, you will notice that profits this year are reduced. This was to be expected. Strong as was the position of the Bank, when war broke out it was thought advisable to immediately further increase its holdings of actual cash in order to be ready for any possible western Superintendent, has been with the Bank twenty-four years. Mr. Moffat as Chief Inspector, is a comparatively young man, but has been in the Bank's service as boy and man thirty-two years. Mr. Phipps, increase its holdings of actual cash in order to be ready for any possible western Superintendent, has been with the Bank twenty-four years, and is also present, and will doubtless have something to say about Western to liabilities on April 30 being considerably higher than last year. Interest I can corroborate all that the President has said about the loyalty

I can corroborate all that the President has said about the loyalty and zeal of the staff as a whole, and the exceedingly favorable statement under the prevailing conditions, which is now presented, is almost entirely due to the effective service and co-operation of the General Manager,

Managers and staff. The Bank has for a number of years foreseen the inevitable result of over-speculation in land, etc., and apart from the war, has expected and

prepared for the slump in prices which has occurred.

It is rather remarkable, but it may be worth mentioning, that the exports from Great Britain for the month of January last were \$12,845,416, as against \$9,273,017 in the same month last year, and in February the exports were \$14,461,712, as against \$7,223,573 the previous year.

Regarding this most disastrous war, I am a peace man myself, but believe in the immorality of non-resistance. In all communities we find those who require to be restrained by physical force—lunatics, drunkards, thieves, murderers and disturbers of the peace. As in communities, I do not know of any good reason why throughout the civilized world law and order should not prevail. Germany, apparently, went mad over militarism: and must be subjected, and I am greatly in hopes that the ultimate outcome of this war will be an international court, with an international police to enforce the decision of the court, and international control of all armaments. I think the President has correctly indicated present conditions and the immediate effect in this country, and it is unnecessary for

me to add anything in that connec Before taking my seat I want to say that in the election of Mr. Howland as President a wise step was taken by the Directors. I have known Mr. Howland for many years, and have always regarded him as a with \$552,771,500 in 1913. It is strange in this young and growing country to note that notwithstanding the immigration of 384,878 persons, the total acreage of field in crops in 1914 was 35,102,175, as compared with 35,371,430 in 1913, a reduction of about 270,000 acres.

Undoubtedly we were getting well into our period of retrenchment when the war began, and had it not broken out would have been facing when the war began, and had it not broken out would have been facing president of the Bank from its organization, in 1815, until his death, in

> The customary motions were made and carried unanimously. Mr. R. J. Dilworth, C.A., Toronto, and Mr. George Hyde, C.A., Montreal, were re-appointed Auditors of the Bank for the ensuing year.

The scrutineers appointed at the meeting reported the following share-holders duly elected Directors for the ensuing year:—Messrs. Peleg Howland, Elias Rogers, Wm. Ramsay (of Bowland, Stow, Scotland), J. Kerr. Osborne, Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage, Sir James A. M. Aikins, K.C., M.P. (Winnipeg), Hon. W. J. Hanna, M.P.P., John Northway, J. F. Michie, A. S. Subsequent meeting of the Directors Mr. Peleg Howland meeting. At a subsequent meeting of the Directors Mr. Peleg Howland was re-elected President and Mr. Elias Rogers Vice-President for the ensuing year.

PELEG HOWLAND. E. HAY, General Manager.

# **AMERICAN VESSEL**

Nebraskan Torpedoed Off Fastnet, Ireland, But Remains Afloat.

OFFICIALS SURPRISED

her sides. She was in water ballast.

The torpedoing of the Nebraskan was a surprise to American officials here. Apparently it occurred before 9 o'clock last night. All foreign vessels leaving Liverpool recently have had their names and nationalities painted in large letters on their sides and have flown large flags. Yesterday evening was clear and the period between 8 was clear, and the period between 8 and 9 o'clock is the twilight hour in the British Islands at this season. She was not seriously damaged, being struck forward. Her foreholds are full of water. She is proceeding to Queenstown.

A message to Lloyds says that an armed trawler went to the assistance of the Nebraskan, and stood by her Steamer Flew Large Flag and Had Name Painted on Side.

Steamer Flew Large Flag and Had Name Painted on Side.

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Steamer Flew Large Flag and Had Name Painted on Side on Fastnet Large on Fastnet Large on Fastnet Large on Fastnet Large of the Torokhaven, which lies just north of Galley Cove, at about 9 of Cookhaven, which lies just north of Galley Cove, at about 9 of Cookhaven, which lies just north of Galley Cove, at about 9 of Sale purposed of the direction of Fastnet lighthouse, two loud rection of the Steamer Which lies with his mother that the neonth set on the torokhaven whome to her sinking light, was seen outside of the William th all night.

CROOKHAVEN, Ireland, May 26, CROOKHAVEN, Ireland, May 26, 1.06 p.m.—It was learned today that a submarine was seen last night off the southern coast of Ireland. She was sighted shortly after 9 p.m. near Galley Cove, which is about ten miles from Fastnet. No connection has been established between this incident and the microsup to the steamer Nabeen established between this incident and the mishap to the steamer Nebraskan, which is reported to have occurred shortly before 9 o'clock at a point about 40 miles from Fastnet.

A steamer was seen outside of Crookhaven, which lies just north of Galley Cove, at about 9 o'clock last night. As she approached in the direction of Fastnet lighthouse, two loud reports of a gun were heard. A boat

ELUDED TWO SUBMARINES.

MAASLUIS, Holland, May 26, via London, 3.30 p.m.—The British steamer imber arrived here today from Liverpool and reports that sife was pursued by two German submarines in the vicinity of the North Hinder lightship in the North Sea

LONDON, May 26.—Assistant Man-ager Rogers of the Toronto National place her hand in it so as to leave

Sufficient Capital Has Been Secured - Soldier's Odd Request.

Special to The Toronto World. KINGSTON, May 16 .- A Kingston

the city, and sufficient capital has been obtained to equip the building with the requisite machinery.

Barriefield Camp in twenty hours has grown from a population of 100 to over 3000 men. Of these 2500 are volunteers for overseas service.

