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LONDON, SATURDAY, JUNE 12, 1909.

CHURCH UNION.

For several years a joint committee of some of the leading religious denominations in Canada have been trying to formulate a scheme for the union of our Protestant churches. The trend of public opinion in modern days has been in this direction. The old-time sectarianism and bigotry that made Christians of one denomination look on Christians of different creeds as more than heathen, has been greatly modified. The barriers between churches are lower than ever. Some measure of union has been accomplished. Not many years ago, there were in London five different Methodist denominations; these are now all in one. There were three different kinds of Presbyterians; they are now united. It was perfectly natural, therefore, that many should hope for a union on a much larger scale—one that should bring all Protestant bodies into a common fold. And the efforts of those who hoped and worked for this end have resulted in the propositions that have been considered by the various synods, assemblies and conferences that have been meeting this month.

The success of the unionists, however, has only been limited. In some bodies the vote was adverse. Even where it was approved there was an opposing minority, and one by no means silent in its protest. And the reason is not far to reach. There are fundamental doctrines common to all Protestant denominations. On these all could unite in perfect harmony. But every church has, in addition, doctrines and practices which they consider Scriptural; and these stand as the stumbling block in the way of a complete union.

The fact is, that while church union is a most desirable thing in theory, it is most difficult in practice. There will always be earnest people who will not surrender anything they believe to be founded on Scripture, even though not essential to salvation. And these people cannot be set aside as of no importance. Among them are many active Christians. In fact, with many of this class, the more firmly their faith is centered in the Bible, the more tenacious they are of every doctrine and practice they consider biblical.

There can be no scheme of church union which is based on uniformity of creed or government. It is not in human nature; certainly not in Protestant human nature. For the cardinal principle of Protestantism is the inherent right of every man to settle for himself all the articles of his creed.

But that should not discourage the friends of church union in their efforts. There can be practical unity without uniformity. Such a unity involves first toleration. The churches must agree to differ, and not to condemn those who differ. There must be charity, which will allow us to have a good opinion of our fellow Christian, even though he does not believe in all things as we do; and which will make us abstain from unkindly criticism of those things in which he believes, but in which we do not. There must be a spirit of mutual helpfulness, which will allow one denomination to help another, rather than injure it. There must be some self-denial, which will rejoice in the success of the other church, without trying to interfere with it. There can be united effort in any general work in which all can agree, and individual effort in any field where one church can do its work best by itself.

There is today much of the spirit of fraternity in Christian churches which practically unites them in a common belief and in a common work.

Let the friends of church union devote all their energies to encouraging and developing this spirit, and they will accomplish all they expect to accomplish by a nominal union. And, possibly, in the distant future, when creeds shall be less prized than conduct, even a union in name as well as in fact may come to pass.

LIFE INSURANCE IN CANADA.

Life insurance companies operating in Canada under Dominion license certainly have no cause to complain of the amount of business done by them in this country last year. A Government statement recently issued at Ottawa shows an increase in the amount of insurance carried of \$33,990,428 over 1907, or close on 5 per cent, while the amount of new policies taken up increased \$9,513,067, or nearly 10 per cent. The figures in the following table are for Canadian business only:

	1907.	1908.
Insurance in force	\$855,523,455	\$719,512,913
Number of policies	825,429	832,020
Policies issued	201,320	222,367
New insurances in year	90,382,932	99,895,999
Premiums received	23,143,872	24,694,645
Amount of claims paid	9,854,582	9,698,902
Number of claims	10,201	11,113

In all 52 companies report to the Canadian Government, 23 of which are Canadian, 15 United States, and 14 British. Canadian companies still have a big lead over the United States and British companies combined. The amount of insurance issued during the year and carried at its close being:

	Issued.	Carried.
Canadian	\$16,081,504	\$486,266,931
United States	7,066,865	193,087,126
British	1,546,275	46,159,858

Here is pretty good evidence of the confidence which the public places in Canadian companies. On the other hand, British companies appear to be losing ground, the Government statement showing that only six of the fourteen wrote any new business, while three of these together issued but nineteen new policies.

Nine of the 23 Canadian companies do business in other countries besides Canada. The total assets of the Canadian companies amount to the enormous sum of \$138,593,259, the chief items being:

Real estate	\$5,590,961
Loans on real estate	39,817,658
Loans on collaterals	1,326,335
Loans and obligations on policies	16,756,975
Stocks, bonds, etc.	64,881,071

Against the assets are liabilities to insured of \$123,700,990, in which is included the reinsurance reserve; and the surplus of assets over liabilities, excluding capital, amounts to \$14,897,269. The paid-up capital of Canadian companies is placed at \$4,306,180.

Less satisfactory is the showing as to assessment organizations, of which four, operating under Dominion licenses, report to the Government at Ottawa. The appended table speaks for itself:

	1907.	1908.
Amount of certificates	\$144,274,026	\$136,115,384
Number of certificates	137,024	130,132
New certificates	16,293	9,270
Amount of new certificates	12,665,546	7,950,350
Amount paid by members	1,910,327	2,051,580
Certificates become claims	1,209	1,164
Amount become claims	1,538,018	1,539,136

There was thus last year a falling off, both in the number of applications for membership and the number of members. At the same time the calls on the members were somewhat heavier than in 1907, while the amount of certificates which became claims shows little change. There was an increase in the amount of certificates terminated by surrender, expiry or lapse from \$10,406,266 in 1907 to \$16,363,655 in 1908.

JAPAN IN KOREA.

The recent announcement of a change in the Japanese resident-generalship of Korea means not only that the policy in the latter country, which has been so successful and beneficial during the last couple of years, will be continued, but that the direct control of Korea from Tokyo will be increased. Prince Ito retires from the office to become president of the Japanese privy council, and in that office will pay much more attention to Korean affairs than his predecessor has done, while the Japanese war secretary, Viscount Terauchi, will have the direction of military affairs in Korea. Viscount Sone, the new resident-general, who has been trained in Korean administration by Prince Ito, will thus be less an independent administrator and more an agent of the Japanese Government, and Korea will be more a dependency of Japan.

The original intention of Japan was to treat Korea as an independent sovereign nation, to assist in efficient government, and then to leave the control of the country to its own people as the United States has done in Cuba. That course, however, was soon found to be impracticable, for the reason that the Koreans, being incapable of appreciating good government, attempted active resistance to its establishment. The Japanese were, therefore, forced to the conclusion that if anything was to be done it must be done by themselves, without regard to the wishes of the

Koreans. Consequently Korea has for two years been ruled practically as a Japanese possession, and has made much progress towards civilization. A business-like fiscal system has been established for the first time in the country's history; the law is administered by an independent and capable judiciary; the educational system has been improved, as have also the roads, railways, bridges and other public works; in fact, Japan is well carrying out the work it has undertaken, in spite of the obstacles placed in the way by the Koreans themselves.

Until Japan took action for its own protection and for the abatement of what had become an intolerable nuisance, the chaotic state of affairs in Korea had become a grave menace to the former nation, and what has already been accomplished is certainly justification of the course which Japan has pursued.

PROSPERITY.

[Ottawa Free Press.]
Everything points to the return of a most satisfactory state of prosperity in Canada. The government, revenue and customs returns are steadily increasing, while the public deposits in Canadian banks have increased to the enormous extent of \$106,000,000 as compared with last year. In the United States less rapid but steady progress is being made towards normal conditions.

FAITH IN CANADA.

[Saskatoon Phoenix.]
The British investor has evidently unbounded faith in Western Canada and in Canadians as railroad builders. At a time when pessimists were saying that hoards had been bled almost to the vanishing point, an altogether new issue of railway stock is gobbled up and over-subscribed for. The Grand Trunk Pacific branch line company put \$1,000,000 worth of bonds on the market on Thursday, only to find that the public were keen to have them. These are the bonds which the governments of Saskatchewan and Alberta recently arranged should be guaranteed by the provinces in order that the work of construction might go on without delay.

WISE AND BUSINESSLIKE.

[Cleveland Plaindealer.]
In her admission of new citizens, Canada is showing considerable discrimination. Pauper emigrants from continental Europe are not wanted and are forbidden to enter. Newcomers from the British Isles, with their vigor and their little competences, are gladly welcomed, and no bar is placed in the way of thrifty and healthy immigrants from Scandinavia and Germany. What Canada desires is immigrants who will take to agriculture. Such newcomers are needed to build up the country and to grow with it. The Canadian policy is wise and businesslike, and is bound to have good results.

A BACHELOR MINISTER.

[Galt Reporter.]
Important Political Item: William Lyon Mackenzie King, minister of labor, is a bachelor. Will some one please throw a protecting arm around the young man?

GILT-EDGE SECURITIES.

[Halifax Chronicle.]
Canada is fast taking first place with the British investing public. Canadian securities are evidently regarded as gilt-edge in the old country. The Dominion's credit is not the result only of the magnificent opportunities which our country presents to the investor, but reflects as well the British estimate of the integrity of our business enterprises and of the public and financial leaders of Canada.

HAD TO READ UP.

[Belleville Intelligencer.]
It is related of Rev. Dr. Gregg, who has just died in Toronto, that, in early days in this city, he made all candidates for matrimonial joys learn the Shorter Catechism before he would marry them. Ministers were scarce, and the swains had to study or stay single, they studied. Cupid can teach a man a lot of things.

GILT-EDGED IMMIGRATION.

[Boston Herald.]
The gilt-edged immigration record is Canada's gain of 153,832 settlers from the United States during the year ending March 31, who, as they settled, added \$60,000,000 to the Dominion's wealth, measured in terms of money. The human wealth is beyond calculation, for most of the settlers have not only the vigorous character of pioneers, but a degree of education and accomplishment exceptional among emigrants.

ERRORS WILL CREEP IN.

[London Bookseller.]
It is the nature of man—especially if he is a printer—to make mistakes, and it has been asserted that a book absolutely perfect as to spelling, grammar, setting, etc., has never been given to the world. Such an attempt was made some years ago by a firm of publishers, and so determined were they to succeed that only the most experienced compositors were employed to set the type; the proof-sheets were entrusted to one of the most learned and expert correctors then living, and were afterwards carefully re-read by fifteen selected proofreaders, each of whom was offered the sum of £10 for every error discovered. At the end of the arduous labors the book was issued to the public, and it was then discovered that there were two glaring errors in the first chapter.

CHANCE FOR LIBEL SUIT.

[Port Stanley Correspondence Sheet.]
A shooter with a camera took several snapshots yesterday. Amongst the number was Pollock's array of equines, including "the mule," and several other prominent citizens.

SEE OUR WINDOW DISPLAY

KINGSMILL'S

EXAMINE OUR STOCK

This week have purchased an IMMENSE VARIETY of Blouse Waists---Travellers' Samples--- from three of the largest manufacturers in Canada. They are goods of quality, most artistic in their makeup, of the very latest styles, thoroughly up-to-date. Of such inviting designs as would make the most fastidious marvel at their price. They are here for you to inspect. No trouble to show them. We are proud of the assortment, the value and

THE PRICES:
49c, 75c, \$1.00,
\$1.25, \$1.50
and up to
\$12

The greatest hit yet. Don't miss it!

SAMPLE WAISTS

The VARIETY

Silk Waists
In black and colors.

Fine Net Waists
In immense assortment.

New Lace Waists
That are sure to please.

Silk Shantung Waists
That will wash and wear.

Embroidered Lawn Waists
Of fine material, bound to satisfy.

Colored Cambric Wash Waists
Of fast colors, and will launder perfectly.

Beautifully-Tailored Wash Waists
Perfect in quality, design, make and fit.

Sicilienne and Mohair Waists
In cream, navy, black and fancy effects.

KINGSMILL'S

Come early and get the first choice

COUNTY TAX RATE IS LOW

If People of London Enjoyed It They'd Go Mad With Gladness.

TOTALS ABOUT 3 MILLS

Much Business of a Routine Character Was Attended to at Yesterday's Session.

The settling of the rate of taxation that was part of the recommendation of the finance committee in their report presented to the county council, was the most important business that took place at last night's session of that body.

The rate for the whole of Middlesex was set at 2.36 mills on the dollar, which will yield a revenue of \$90,043.77.

The report also provided for a levy of .73 mills on Middlesex proper, producing \$24,023.65 to meet the interest on debentures, and to provide a sinking fund for the county, as provided by statute.

Considerable other business of a routine nature also came up for consideration.

Destitute and Insane.

The second report of the special committee concerning the destitute insane, recommended a grant of \$60 to be given to Catherine McLean, of Ekfrid Township. Second, that a grant of \$60 be given to Walter Ormond, of Delaware, upon a report of his insanity being filed with the clerk of the county. This report was adopted.

The first report of the equalization committee, contained in the report of Judge Macbeth, dated December 28, 1906, as the basis for this year. The report was adopted.

Road Directors' Report.

The second report of the board of road directors recommended the acceptance of M. M. Hiles' tender of \$398 for the concrete work on the McEwen bridge, the tender of W. C. Nichols of \$607 for the Moray and Parkhill road bridges, the tender of D. Westman of \$408 for the Sauble line and Bidulph bridges, the tender of R. Waltham of \$650 for the Sauble bridge, West Wilham, the tender of R. Waltham of \$1,325 for the Strathburn bridge. These were accepted.

The decision as to erection of the Avon bridge was recommended to be left to Reeve Banks and Engineer Talbot with power. This was adopted.

The tender of R. Waltham of \$184 for Mosa bridge, was recommended to be accepted, and similarly that the tender of R. Waltham of \$222 for the Metcalfe bridge and the Petrolia Bridge Company's tender of \$1,325 for the steel work on the McEwen bridge. These recommendations were adopted.

Brooke's Request.

The committee recommended that no action be taken in reference to the request of the deputation for Brooke Township. The council, however, amended this clause, and appointed Councillors D. S. Campbell, R. Brown,

H. Birdie and George Inns to meet with a deputation from Brooke Township with reference to a grant of a bridge in lieu of a toll bridge between the counties of Lambeth and Middlesex. Engineer Talbot and Councillor English were appointed a committee to confer with the engineer of Elgin County re the replacing of the Wardsville bridge with power.

A grant of \$25 was given to Richard Guest for the right of way through his farm, and making a road thereon during the construction of the Guest bridge.

Removing Gravel Bar. The recommendation that the county pay one-half the cost of removing the gravel bar in the River Thames above the Guest bridge, provided that London Township meet the other half of the expense, and that Engineer Talbot be in charge of the work, was adopted.

The recommendation that M. M. Hills be paid in full of the claim for the balance of the price of the Bidulph bridge, amounting to \$35, was adopted.

A recommendation was presented asking "that a bylaw be prepared authorizing the appropriation to towns and villages of the proportion of money contributed by them to the maintenance of the county road system, on condition that the towns and villages shall designate main streets connecting with or leading to designated county roads and spend such money on these streets under the direction of the engineer, reeves and deputy reeves of these municipalities and that a bylaw be passed designating such streets under the terms of bylaw 601." This recommendation was adopted.

Financial Report. The finance report presented their second report as follows: Various accounts aggregating \$113.38 were recommended to be paid.

That the warden, S. R. Gillies, be appointed a delegate to the Ontario Municipal Association for the better care of consumptives who meet in Toronto in September.

That the request of the West Middlesex Association and the London Health Association re the care of consumptives be laid over till the December session.

That \$6.00 of Dr. McCabe's account, \$7.80 of Dr. Douglas's account, and \$10.35 of Constable Wilson's account re the arrest and examination of an insane man named Monger in Metcalfe Township be paid.

That \$52.73 be paid on the account from the clerk of London Township,

being the third of the smallpox account of that township.

The Tax Rate.

That a rate of 2.36 mills on the dollar be levied on the whole county of Middlesex, producing \$90,043.77 to meet the current expenses. Also that the rate of .73 mills on the dollar be levied on Middlesex proper, producing

\$24,023.65 for the purpose of paying interest on debentures for the year, and for providing a sinking fund as required by 53 Vic. Chap. 90, as mentioned in said estimate, the whole producing \$114,067.42. These rates have been struck on the equalization of the year 1908, and the following are the amounts levied on each municipality:

Municipality.	Middlesex Proper.	All Middlesex.	Total.
Adelaide	\$1,484.32	\$4,798.63	\$6,282.95
Carleton Place	1,870.23	6,046.22	7,916.45
Delaware	754.74	2,439.99	3,194.73
North Dorchester	1,834.76	5,931.55	7,766.31
Ekfrid	1,621.07	5,273.06	6,894.13
Lobo	1,787.17	5,777.71	7,564.88
London	4,155.89	13,435.48	17,591.37
Metcalfe	992.47	3,208.54	4,201.01
Mosa	1,166.95	3,772.58	4,939.53
W. Nissouri	1,993.52	6,446.11	8,439.63
Westminster	2,762.76	8,931.67	11,694.43
E. Williams	1,213.12	7,921.85	9,134.97
W. Williams	902.28	2,916.97	3,819.25
Strathroy	350.15	2,537.89	3,222.92
Parkhill	301.15	973.57	1,274.72
Glencoe	213.89	691.48	905.37
Newbury	60.87	195.78	256.65
Wardsville	45.08	145.71	190.79
Allisa Craig	67.95	388.90	456.85
Lucan	608.82	608.82	1,217.64
McGillivray	7,138.29	7,138.29	14,276.58
Biddulph	4,461.97	4,461.97	8,923.94
Total	\$24,023.65	\$90,043.77	\$114,067.42

resolved that the special committee for auditing high school accounts be appointed with power to have the matter settled, also that W. D. Moss be added to the said committee. The motion was carried.

The council then adjourned to meet at 10 o'clock this morning.

MRS. GOULD ON STAND

Millionaire's Wife Says She Played in Wild West Show.

New York, June 11.—Mrs. Katherine Clemmons Gould continued her testimony today in her suit for a separation from her husband, Howard Gould, and answered the personal and searching questions of Delancy Nicol, the defendant's lawyer, before a crowded courtroom of curious people.

Mr. Gould's counsel questioned her about the Blue Gap Farm near Lynchburg, and the witness said she paid \$38,000 for it. Mrs. Gould said the farm was controlled by a corporation in which she had put the most money.

After Mrs. Gould had told what she had taken from Castle Gould to the Lynchburg farm, Mr. Nicol asked the witness her age, but the court excused old pensioner, who lived at 254 York street, her from answering or from telling street.

where she was born. Before her marriage Mrs. Gould said she was known as Viola Katherine Clemmons, and as Viola Day, the latter being the name of her step-father.

Mr. Nicol asked the witness if she had ever travelled with a wild west show. Mrs. Gould replied that she had travelled once with Miss Ada Cody and had accompanied the show to Naples, Rome and other European cities. She had seen a good deal of Col. Cody, as he was the manager, and she had frequently to consult him, the witness said.

BODY IDENTIFIED.

Hamilton, June 11.—The unknown man who dropped dead on York street this morning was identified at the morgue tonight as Thomas Murphy, an



The Searchlight

London Life POLICIES

Of Government investigation established beyond question the Company's economical management, honest dealings with policyholders and sound investments. Examine one of our Reserve Dividend Policies, Large Guarantees, Liberal Conditions, Attractive Options.

GEO. McDROOM, Inspector.

GEO. F. EMERSON, District Agent.

J. P. MAINE, Sup't, Industrial Branch.