ON THE TRAIL OF THE AMERICAN MISSIONARY

By WILLIAM T. ELLIS

This Distinguished American Journalist is Traveling Around the World for the Purpose of Investigating the American Foreign Missionary from a Purely Disinterested, Secular and Non-Sectarian Standpoint. Illustrated with Drawings and from Photographs.

JAPAN PLAYING POLITICS WITH CHRISTIANITY

Shiminoseki, Japan.—As I leave Japan for Korea, it is necessary to summarize the results of three months' investigation into religious conditions and missionary work in Japan. I find that some of the statements now to be set down are rather sensational; this is due to the facts, and not to their reporting. Indeed, unimportant news could scarcely be expected from the country which embodies the world's greatest political problems, the far eastern question. That much-discussed question, one learns who painstakingly studies it on the ground, is really a commingling of racial, religious, economical and political questions. The reader of these articles who has not seen in them more than a treatment of missions and religion has not grasped all the meaning that the writer intended to convey.

Playing to the Western Gallery.

The Japanese government, which has ever before its eyes the importance of influencing western opinion, has been playing politics with Christianity. Like any other nation in similar circumstances, it has employed every agency at hand that would serve its own purpose; since the western world is nominally Christian, Japan has, throughout the present era, displayed a favorable attitude toward Christianity. Indeed, that shrewd old statesman, Marquis Ito (whom many Americans have been led to look upon as a sort of main prop of the church in Japan, although, judged by even the loose Japanese standards, he is "a most immoral man") proposed that Japan make Christianity its state religion. I have the personal testimony of educated Japanese that they themselves became Christians 20 years ago "for the sake of the country." The help of missionaries was freely used by the government, first, because it was needed, and secondly, because Japan wanted to appear in a pro-Christian light. Undoubtedly there has been a measure of this same sort of statecraft in the government's recent gifts to the Young Men's Christian association army work.

A Missionary Parish Home.

In the government offices of Tokio I came upon the program with respect to religion, and how it has been changed. My authority is so high that it cannot be questioned. The intention of the men who shape the nation's policy (and this is a paternal, not a popular, form of government) was that the Crown Prince of Japan should become a baptized Christian, so that the next emperor should be counted among the Christian rulers of the earth. The personal convictions of the crown prince did not figure in the matter at all; the rulers look upon Christianity without any regard to the beliefs of individuals, which is a serious oversight as I shall show. Even yet it is possible that the program may be overturned by the sincere conversion of the crown prince to Christianity, an event, however, which is quite improbable.

For the second part of the government program reverses the first. The plan has been changed. It has now been decided that it is unnecessary for Japan to become a Christian nation. The next emperor will not be a Christian. Independence and toleration in religious matters will continue to be the national policy, but the same official whose views I have been expressing declares it to be his belief that Japan will never become a Christian nation, although there will remain, alongside of Buddhism and Shintoism, a Japanese Christian church.

An Elder Statesman's Keen Views.

On the same point let me quote Count Okuma, one of the elder statesmen and the most influential individual in Japan. I had a long interview with him in his beautiful home, upon many phases of the Japanese problem, including this one. "Japan has the most perfect religious liberty in the world. So great is the spirit of toleration here that a conference on mutual relations was recently held in Tokio by the Christians, Buddhists and Shintoists. But this very conference showed a lack of zeal on the part of each for its own faith. This same lack of ancient zest, and tendency to surrender beliefs, is also noticeable, I understand, in America. As to Christianity in Japan, I would say that it has spread as a moral philosophy, rather than as a religion. It may continue to grow, and be widely accepted, but it will never become a national religion. Had Christianity been our ancient faith, the situation would have been different. Moreover Christianity would have been greater in Japan were it not for the denominational divisions and strife, which have hindered Christian growth here. I am glad to notice a decrease of this, both in Japan and America. Mission boards should take into account the importance of this matter.

"What of the missionaries themselves? They have done only good and not evil. Their educational work especially has been great—too much cannot be said in favor of it. But not all missionaries have been successful; there are some who are failures. My own opinion is that there is still a place in Japan for the best type of missionary. Especially do we want able teachers and great thinkers."

How Ambassador Wright Sizes Up Missionaries.

Count Okuma's words have caused a digression from the first point of this article. Before returning to it, and while still on the subject of missionaries, let me quote the opinion expressed to me by the American ambassador to Japan, Hon. Luke E. Wright: "When I came to the orient I was disappointed in the missionaries—agreeably disappointed. I expected to find them, as in every other calling, all sorts of men, with a proportion of no-account ones who had come out here because they could not make a living at home. But I must confess that I have not met a single missionary who could not pass anywhere. Both in the Philippines and in Japan I have met many missionaries, and a finer lot of men I have never seen anywhere. They are first class as men. Some of them have become my personal friends." Then the ambassador went on to speak in detail of individual missionaries. He left upon my mind the impression that he unequivocally approves of the missionaries.

My own investigations, while they have of necessity gone more intimately into the work and qualifications of the missionary body in Japan, have led me to the same general conclusion as that reached by the ambassador. I have met personally 250 missionaries, of all creeds, stationed in every part of Japan. I have seen them at work and at play. I have sought out the criticism against them and their work that could be heard. Wherever I have learned of a critic or antagonist of the missionaries I have tried to get the worst he had to say. From scores of Japanese, Christian and non-Christian, I have gleaned opinions of the missionary force. Summing all up I am bound to say that the missionaries as a whole grade higher than even the ministry at home. Their devotion to their work, and to the welfare of the Japanese is unquestioned. The results of their labor are beyond doubt really great. To say that their converts are not genuine and their work superficial is simply to betray a lack of knowledge of conditions that are apparent to any unbiased observer. Of course there are individual missionaries not a few who are misfits and should be recalled, and of course there are minor points on which the missionaries are undoubtedly open to criticism. Nevertheless, these cannot affect the general verdict, that the missionaries are creditable representatives of the best life of the Christian nations, and that their efforts are bearing fruit which justify the cost.

The Opinion of the Optimists.

This leads right back to the main question, "Will Japan become a Christian nation?" As opposed to the negative view of nearly all the government officials with whom I have talked, I find every Christian, foreigner and Japanese, taking a confidently affirmative view. In no case has a Christian betrayed the slightest note of uncertainty on this point. They ridicule all idea of an amalgamation of Christianity, Buddhism and Shintoism, saying that this is Buddhist talk. Buddhism feels its weakness and foresees impending defeat, and wants to capitulate. It may take time, say the Christians, but eventually Japan will become, in the lives of her people, and, consequently in her government, a Christian nation. This confidence on the part of the Christians is rather inspiring; they have the faith of their creed.

Missionaries are quick to point out the weakness of the official predictions. The latter are all based on the assumption that Christianity may be treated as an entity, and dealt with as the government would deal with a monetary system, or a naval code. Christianity may not be considered thus, say the missionaries. It does not thrive by the approval of cabinets, or succeed by imperial edicts. They do not want official sanction or endorsement; that would be as dangerous to the church as it was in Constantine's day. Christianity is slowly but steadily growing in Japan, and it will continue to grow increasingly, by being accepted as the personal belief of individuals. Its appeal is not to men in the mass, but to men one by one. As a personal, vital experience, taking first place in the individual's life, it will exert its power and find its place.

Thus all the plans of the government may be upset by the change in belief and life of the people; and, since the missionaries rely on the supernatural aspect, which officialdom ignores, it may come to pass that even the next emperor will be a Christian, just as many persons in all branches of government service have become believers in the gospel of Christ. As the seed in the crack becomes a tree that splits the rock, so by its inherent vitality and growth, Christianity in Japan will overthrow alike the devices of statesmen and the old creeds of the nations.

How the Movement Works.

In the next breath, after telling you that Christianity will never conquer Japan, the statesmen will confess to their perplexity over moral and social conditions in the country. Japan needs badly a new set of moral ideals; how badly the west cannot possibly understand. Unquestionably, Christianity is erecting these in a large body of the people. I have been at pains to assure myself that the Anglo-Saxon standards of virtue prevail among the Japanese Christians as they certainly do not among the people generally, or even the Buddhist priests. The place of women must be radically changed if Japan is to rank with the civilized nations; admittedly the most potent force in effecting the alterations already accomplished are the mission schools and the churches.

With respect to eleemosynary institutions—the care of the insane, of lepers and other incurables, the reform of incipient criminals, the provision for orphans and destitute, the display of kindness to dumb creatures, etc.—Japan has scarcely emerged from barbarism. Practically every advance in these particulars has been made by the missionaries. Despite endless twaddle that has been written about the Japanese home life, it is undoubtedly true that the Christian, or, say, the American conception of a home is only now being learned, and that from the missionaries. The disingenuousness and subterranean nature of the Japanese character, which has brought shame upon the nation in its business dealings with the world, is being replaced by straightforwardness and integrity on the part of the thousands who are accepting the bible standard of conduct.

The Situation as it Stands.

So far as figures may do so, the missionary situation in Japan may be set forth very briefly. There are 22 denominations, or organized religious bodies, doing work in Japan. These maintain a force of 889 white missionaries and a still greater number of native workers. They possess property, in the way of churches, schools, residences, etc., to the value of $1,379,902. Of native Christians enrolled in the Protestant churches there are 60,862, including catachumens; in the Roman Catholic church, 59,437 and in the Greek church, 29,115. Roughly speaking, this means a Christian force of 150,000 persons, who look forward to the evangelization of a nation of 45,000,000 people. While Japan is not going to become Christian in a day, she has made a substantial beginning in that direction.

The Japanese Protestant churches display certain characteristics which require mentioning in this resume. First is the tendency toward union. All Presbyterian bodies are one in Japan. All Methodist bodies formally unite next May. The Episcopalians and the Church of England are one. The Congregationalists, United Brethren and Methodist Protestants are uniting, as in America. Left to themselves, the Japanese Christians will undoubtedly form one church, since denominational and doctrinal distinctions of ecclesiastical government mean little to them. The missionaries in this country also are ahead of America in respect to united religious efforts.

(Copyright, 1907, by Joseph B. Bowles.)

Precious Heritage.

Sweetness of temper is a precious heritage. It gives beauty to everything. It keeps its windows open toward the spice country, and fills the home with perpetual delight. The fortunate possessor of a sunny soul is God's evangel in a dark world. He is a living gospel which no one will ever repudiate, and the blessedness of which all men will appreciate. The body will grow old and the smooth brow will be furrowed, but a happy disposition is an aureole to the gray crown of age. Blessed is he whose life looks out upon the land of Beulah and whose soul is responsive to the outlying vision.

SAVED FROM DREAD FATE.

Kind Woman's Assistance Meant Much to This Tramp.

A certain lady, noted for her kind heart and open hand, was approached not long ago by a man who, with tragic air, began:

"A man, madam, is often forced by the whip of hunger to many things from which his very soul shrinks—and so it is with me at this time. Unless, madam, in the name of pity, you give me assistance, I will be compelled to do something which I never before have done, which I would greatly dislike to do."

Much impressed, the lady made haste to place in his hand a five-dollar bill. As the man pocketed it with profuse thanks, she inquired:

"And what is the dreadful thing I have kept you from doing, my poor man?"

"Work," was the brief and mournful reply.—Harper's Weekly.

WESTERN MEN IN NEW YORK.

Brains of Mountain and Prairie in Demand in the Financial Center.

Ever since the early days, when D. O. Mills, J. B. Haggin and James R. Keene "emigrated" from California to New York, the metropolis has been drawing largely on the west and south for its supply of "men who do things." Theodore P. Shonts, both a southerner and westerner, who has undertaken to solve New York's great transit problem, is the latest importation in response to the call of the east.

The promptness with which Thos. F. Ryan, of Virginia, turned the Equitable Life Assurance Society over to its policyholders, who now elect a majority of its Board of Directors, and divested himself of the control of the stock which he bought from Jas. H. Hyde, and the success of the new management of the Society under the direction of President Paul Morton, have created a demand for the strong men of the south and west that is greater than ever before. Under the Morton management the Equitable has made a better showing than any other insurance company in the way of improved methods, economies and increased returns to policyholders.

E. H. Gary, head of the greatest corporation in the world—the U. S. Steel Co.—John W. Gates, Henry C. Frick, Norman B. Ream, Wm. H. Moore and Daniel G. Reid are other westerners who are among the biggest men in New York.

Her Aim.

A man who runs a truck farm in Virginia tells of the sad predicament in which a colored man named Sam Moore, who is in his employ, recently found himself. Sam had had considerable difficulty in evading the onslaughts of a dog from a neighboring farm. Finally the dog got him, as Sam kicked at him.

Sam's wife, hearing a tremendous yell, rushed to the rescue of her husband. When she came up the dog had fastened his teeth in the calf of Sam's leg and was holding on for dear life. Seizing a stone in the road, Sam's wife was about to hurl it when Sam, with wonderful presence of mind, shouted:

"Mandy! Mandy! Don't trow dat stone at de dawg! Trow it at me, Mandy!"—Youth's Companion.

His Name for It.

I was once teaching a class of small pupils in physiology in a rural school and asked the class what name was given to the bones of the head as a whole. A little girl raised her hand.

"What is it, Lucy?" I asked.

"Skull!" she answered.

"Correct," said I; "but what other name has it?" expecting some one to answer "cranium." All were silent for a while, then a little fellow who seemed to be in a deep study quickly raised his hand, his eyes sparkling and a confident smile spreading on his face.

"What is it, Henry?" I asked.

"Noggin," was his immediate reply.—Judge's Library.

A SMALL SECRET.

Couldn't Understand the Taste of His Customers.

Two men were discussing the various food products now being supplied in such variety and abundance.

One, a grocer, said, "I frequently try a package or two of any certain article before offering it to my trade, and in that way sometimes form a different idea than my customers have.

"For instance, I thought I would try some Postum Food Coffee, to see what reason there was for such a call for it. At breakfast I didn't like it and supper proved the same, so I naturally concluded that my taste was different from that of the customers who bought it right along.

"A day or two after, I waited on a lady who was buying a 25c package and told her I couldn't understand how one could fancy the taste of Postum.

"'I know just what is the matter,' she said, 'you put the coffee boiler on the stove for just fifteen minutes, and ten minutes of that time it simmered, and perhaps five minutes it boiled; now if you will have it left to boil full fifteen minutes after it commences to boil, you will find a delicious Java-like beverage, rich in food value of gluten and phosphates, so choice that you will never abandon it, particularly when you see the great gain in health.' Well, I took another trial and sure enough I joined the Postum army for good, and life seems worth living since I have gotten rid of my old time stomach and kidney troubles."

Postum is no sort of medicine, but pure liquid food, and this, together with a relief from coffee worked the change. "There's a Reason."

Read "The Road to Wellville," in pkgs.

ONLY ONE POLICY

STANDARD INSURANCE LAW PROTECTS INSURED.

State Insurance Department Makes Changes Under New Laws in Effect July 1—Of Benefit to the Insured.

Springfield, Ill., July 8.—With the coming of the new legislative year in Illinois a number of statutes designed to bring about improvement in the conduct of insurance business in the state have gone into effect. These statutes represent what has been accomplished in the way of reformation since the unearthing of the great insurance scandals in the east, and, taken in connection with the legislation of the previous two years and improvements in the state department of insurance, give to Illinois policy holders a degree of protection such as is enjoyed in no other state.

When Gov. Deneen came into office he took up personally the study of the insurance question, and he has devoted much time, in conjunction with the officers of the department and men interested in the business, to devising means for securing better protection to the insured, enforcing their rights and protecting both the public and the insurance companies from the manipulation of dishonest and indifferent management. Following is a summary of the new legislation which has gone into effect since the beginning of the present state administration:

Requiring larger reserves to be maintained by casualty companies for the protection of their policy holders.

Permitting employers to organize mutual companies for the purpose of insuring themselves against liability as employers.

Enlarging the territory within which farmers' mutual fire insurance companies may do business and increasing the facilities for obtaining this class of economical insurance.

Enlarging the powers of county mutual fire insurance companies and putting these companies upon a firmer business basis.

Requiring life insurance companies of other states to maintain a deposit of securities for their policy holders.

Requiring of life insurance companies the maintenance of a reserve on their policies for the security of their policy holders upon a basis such as will restrict extravagant expenditures in acquiring new business.

Authorizing the insurance superintendent to call for additional information from insurance companies and to give their transaction greater publicity.

Prohibiting misrepresentation, through advertisements, of the terms, benefits or advantages of policies.

Regulating the investments of the funds of life insurance companies for the purpose of securing the conservation of the funds of policy holders.

Requiring that salaries paid officers and employes of insurance companies be passed upon and that actual responsibility for such expenditures be assumed by the directors of the companies.

Regulating the provisions which may be contained in policies of life insurance issued in Illinois.

Uniformity of Policies.

The last-named law is the first attempt to regulate the provisions of insurance policies undertaken by the law-makers of Illinois. The bill was drawn in consequence of recommendations made to the assembly in Gov. Deneen's message to that body, and is one of the most effective measures for the protection of the general public yet devised in insurance legislation.

Until the present time there has been no attempt to regulate the provisions to be contained in policies of life insurance sold in Illinois and every sort of policy has been sold. Because the general public is unfamiliar with the insurance business it has been an easy matter to insert in contracts terms which are unfavorable to the insured and where the purchasers of policies have had to do with unscrupulous agents many of them have been imposed upon.

The new law prescribes that certain minimum non-forfeiture provisions be inserted in all policies of life insurance sold in Illinois, by either domestic or foreign corporations. Some provisions which have been heretofore inserted by companies are now prohibited absolutely because it has been found that they operate against the insured. The result will be safer insurance for the policy holder and increased confidence in policies issued in Illinois. While it will operate against such companies as desire to avoid the terms of their contracts, it will materially aid the business of the reputable and fair insurance men.

Illinois Changes Quietly.

Since the Hughes investigation New York has secured a reputation as a regulator of insurance companies and its new bills have been pointed to as models in this report, but Illinois, without the hurrah and scandal attending the proceedings in New York, has secured even better regulations for the protection of policy holders. The Standard Provisions act is a striking example of this and at the same time is an illustration of what may be accomplished by conservative and careful analysis in framing legislation.

The New York laws provide for truncated standard forms of policies and all policies must contain the same provisions, no more, no less. The Illinois law restricts only the provisions made for the benefit of the companies and permits them to make concessions to the policy holder. In this manner it gives to the purchaser of insurance the benefit of competition between the companies while it protects him against the insertion of terms in the contract which may nullify or impair his insurance.

Only a few states have hitherto attempted to enact nonforfeiture provisions in the policies issued by insurance companies, and in framing the Illinois statute care was exercised to avoid such mistakes as had been made elsewhere. Massachusetts has been held up as an example in the enactment of nonforfeiture clause legislation, but in the Illinois law is found even better protection for the policy holder than is afforded by the laws of the Bay state.

Must Account to Policy Holder.

One highly important feature of the Illinois law is the safeguard thrown around the dividends on participating policies. Most of the agitation in the life insurance world, it is asserted, has been caused by the abuse of the deferred dividend system, the practice of most of the companies being to give the insured no statement of his dividend until the close of his dividend period, thus enabling the dividend fund to be squandered in the payment of expenses and securing new business.

The companies are also required to report the aggregate of the dividend fund, the additions made to it and all disbursements from the fund. This report must be made to the insurance department, and the office will be enabled to keep close tab on what the companies are doing with these immense trust funds. With this check upon their affairs there will be less disposition to extravagance and waste.

While the legislature has been busy with the problems worked out by the new statutes, the insurance department has not been idle. Upon its enforcement of the laws will depend their efficacy, for it is the only cohesive agency in the state capable of making them effective. It was established because focal officials, without knowledge of the business and wanting means of securing information, could not be depended upon to safeguard the interests of the insured. Its primary purpose was to protect the people in their dealings with insurance companies and to see that they were not preyed upon by fake concerns, worthless companies and unconscionable schemers masquerading under the false name of insurance companies.

With the enactment of the new legislation the department has had a wonderful growth in effectiveness. This is the natural result of the support given the department by the governor and the general assembly, and the careful consideration given its needs. At the same time the activity, honesty, intelligence and fairness with which the department has been conducted is generally recognized as being a prime factor in making for its success.

Work in Department.

The department has annually licensed 40,000 agents of companies authorized to do business in Illinois. It has annual statements from over 600 companies to examine, file and report upon, and the examination of the companies requires continuous work in which exceptional care, training and thoroughness are requisite. In this respect the department has acquired a high standing and its examinations are recognized as authority.

The thoroughness of the examinations made is illustrated by the fact that there have been no recent failures among companies doing business in Illinois except those caused by the California earthquake and fire, which departmental supervision was powerless to prevent. There have been a few failures among assessment companies and fraternal societies which are not under strict state supervision and which the law affords no adequate means of preventing.

Kill Off Underground Insurance.

Underground insurance, a system of writing policies employed by companies which are not authorized to do business in the state, is the bane of the insurance department. Its efforts found it very difficult to check the operations of the agents who do this class of unauthorized business, but within the past few years they have been rendered practically incapable of harm. Repeated prosecutions and publicity is rapidly ridding Illinois of unreliable insurance.

The records of the auditor and treasurer show that the insurance department collected for fees and taxes over $400,000 annually. This money is promptly paid over to the state and full accounts of all receipts and expenditures, available to the public, are prepared and filed. The department also issues a comprehensive report for general distribution and the information of those interested in insurance business. Its affairs are conducted in a businesslike manner and it holds high rank among insurance men.

A feature of the Illinois department which commends itself to those familiar with insurance is its policy of dealing with insurance problems from a judicial standpoint. While it has a reputation for jealously guarding the rights of Illinois policy holders, it has shown no disposition to hound or harass companies of other states. During all the excitement attending the New York insurance scandals, the Illinois department did not lose its head, nor was it carried away with the hysterical demand for repressive legislation and radical regulation. Some states went so far in this respect that insurance companies were driven from them, while others nullified whole some laws for regulating insurance by substituting for them unreasonable and unconstitutional enactments. The Illinois legislature was guided in its work by the recommendations of the governor and the insurance department and nothing of this sort occurred here.