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रूपया

अर्थात्

आनर्क चलन.



लेखक व प्रकाशक,

चामन नारायण गोडबोले.

आणि

विनायक हरिहर घोरपडे.



मुद्रक—वासुदेव बारायण ठकार, श्रीसिद्धेश्वर छापखाना, कोल्हापूर.

चैत्र शुद्ध १ शके १८४४

सन १९२२ इसवी,

in marathi - २५२११

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प्रस्तावना.

— ३३६ —

स्वार्थसाधनास अतिशय उपयोगी अशी जी अनेक शास्त्रे आहेत त्यांमध्ये 'अर्थशास्त्र' हे महत्त्वाचे आहे. या शास्त्राचा अभ्यास पाश्चात्य राष्ट्रांत फार वारकाईने केला जातो; परंतु भारतवर्षांत या शास्त्राविषयी ज्ञान अत्यल्प प्रमाणावर दिगून येते व नवीन शोधांचा तर पूर्ण अभावच आहे. ही स्थिती बदलण्यास जी अनेक साधने आहेत, त्यांत वाङ्मय तयार करणे हे मुख्य आहे. आबालवृद्धांमध्ये अर्थशास्त्राच्या ज्ञानाचा प्रसार झाल्याशिवाय योग्य मते तयार होणार नाहीत व मते तयार झाल्यावांचून आचरणावर परिणाम होणार नाही.

आर्थिक उन्नतोचा प्रश्न हा फावल्या वेळच्या घटपटादि वाङ्मया-टवाप्रमाणे नसून, माध्याह्नवेळच्या भोजनाचा अथवा 'भाकरी' चा प्रश्न आहे. हिंदुस्थानातील लोकांची सरासरीची वार्षिक प्राप्ति अदमासे तीस रुपये आहे, ती निदान शंभर रुपये तरी झाल्याशिवाय जगाच्या स्पर्धेमध्ये प्रगल्भ करण्याचीही शक्ति आत्मास राहणार नाही याची जाणीव उत्पन्न व्हावी म्हणून या विषयाचे सांगोपांग विवेचन करण्याकरितां, आम्ही अर्थशास्त्राच्या अनेक शास्त्रांवर लिहिण्याचे योजिले आहे. इंग्लंडातील युद्धपूर्व 'शिलिंग एडिशनप्रमाणे' या पुस्तकाची किंमत एक शिलिंग म्हणजे बारा आणे ठेवण्याचा संकल्प होता; परंतु मुद्रणसाधनांच्या महर्षतेमुळे हा संकल्प मूर्तिरत्नरूप पावू शकला नाही.

(२)

देशांतील व्यापारधंदा व इतर सर्व वस्तुविनिमय हीं चलनाच्या चांगले वाईटपणावर फार अवलंबून असतात. चलनपद्धति सद्योष असल्यास, संपत्तीच्या उत्पादनावर व व्यापारावर अनिष्ट परिणाम होतो. हल्लींची पद्धति ही अशा तऱ्हेची झपाट्याने सद्योष आहे असें बहुतेक भारतीय अर्थशास्त्रज्ञांचें मत आहे. याकरितां ह्या पद्धतीची रचना काय आहे व इच्यांत कोणते दोष आहेत हे प्रस्तुत पुस्तकांत दाखविलें आहे. शिवाय गेल्या दोन चार वर्षांत सरकारनें ' उलट हुंड्या ' विकल्पापानून व त्यामुळे उत्पन्न झालेल्या तीव्र वादापासून या विषयात विशेष महत्त्व आले आहे. अशा हल्लींच्या जिज्ञासेच्या प्रसंगी चलनाचे विवेचन लोक विशेष उत्सुकतेनें ग्रहण करतील अशा दृष्टीनें हा विषय प्रथम हातीं घेतला आहे.

यापुढे " वॅकिंग ", " अंतरराष्ट्रीय हुंडणावळ " [Foreign Exchange], " राष्ट्रांचा जमाखर्च व अंदाजपत्रके " [Public Finance] इत्यादि छिष्ट विषय सुयम करण्याचा विचार आहे. निव्वळ द्रव्यार्जनाकरितां हे पुस्तक लिहिलेले नाही; तथापि द्रव्यार्जन झाल्यास, पुढील कार्ये करण्यास जास्त उत्साह येईल हे प्राञ्जलपणे कळू केले पाहिजे. अलमतिविस्तरेण ।

बा० ना० गो०,

बि० ह० घो०

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APPENDIX

APPENDIX ONE

BUSINESS POLICY OF THE PACKARD COMPANY

We, the Employes, Officers and Directors of the Packard Company, recognizing that "Justice is the greatest good and Injustice the greatest evil," do hereby lay and subscribe to, as the first corner-stone of Our Policy, this greatest of all good,

JUSTICE

The fullest meaning of this word shall be the basis of all our business and personal dealings—between ourselves as individuals, between our company and those of whom we buy and between our company and those to whom we sell.

Justice shall be the first Corner-stone upon which we agree and determine to construct broader character as individuals and broader commerce as an institution.

We recognize that justice to ourselves necessitates taking advantage of every opportunity to do the best that is in us, and each day improve that growing ability.

We realize that merit must be recognized whether in ability or merchandise. With this certainty we cheerfully, hopefully, and courageously press forward to certain and unqualified success.

The second Corner-stone of Our Policy is

CO-OPERATION

To accomplish the greatest possible results as individuals and as an institution we find Co-operation a necessity.

We recognize that business without Co-operation is like sound without harmony. Therefore we determine and agree to pull together and freely offer, and work with, the spirit of that principle—CO-OPERATION.

So we shall grow in character and ability and develop individual and Commercial Supremacy.

Differences of opinion shall be freely and fearlessly expressed, but we shall at all times stand ready to CO-OPERATE with and heartily support the final judgment in all matters.

The third Corner-stone of Our Policy is

ECONOMY

As each moment is a full unit in each hour and each hour a full unit in each day, so each well spent unit of thought and well spent unit of action makes for each victory and the final success.

When the hour, the day, the year, or the life is filled

with well spent ability, and an institution is composed of individuals who recognize the value of and so use their time, then success is controlled and governed and there is no longer that vague uncertainty or a blind and unreasoning hope.

Life is like a bag in which, each moment, we place a unit of value or of rubbish, and our present and future happiness depends upon the contents of that bag.

Recognizing that ECONOMY is time, material and energy well spent, we determine to make the best use of them, and so shall time, material and energy become our servants while we become the masters of our destiny.

The fourth Corner-stone of Our Policy is

ENERGY

As Energy is the power back of action, and action is necessary to produce results, we determine to ENER-GIZE our minds and hands, concentrating all our powers upon the most important work before us.

Thus intensifying our mental and physical activity, we shall "Make two grow where one was," well knowing that our Individual and Commercial Crop of Results will yield in just proportion to our productive and persistent activity.

This power of Energy directed exclusively toward sound and vigorous construction leaves no room for destruction and reduces all forms of resistance.

Having set in our Business Policy the four Cornerstones of **JUSTICE, CO-OPERATION, ECONOMY** and **ENERGY**, we are convinced that the superstructure must be

SERVICE

We believe that the only sure and sound construction of success as an individual or an institution depends upon the quality and quantity of **SERVICE** rendered.

We neither anticipate nor hope to be unusually favored by fortune, but are thoroughly persuaded that fortune favors the performer of worthy deeds and of unusual service, and we therefore determine that our days and our years be occupied with such performance.

Quality shall always be the first element of our **SERVICE** and quantity shall ever be the second consideration.

Thus shall we establish not only the reputation but the character of serving best and serving most.

Therefore, by serving admirably, we shall deserve and receive proportionately.

APPENDIX TWO

RULES GOVERNING EMPLOYEES*

GREETING

In welcoming you as one of us—as a newcomer in the PRINTZESS family—we hand you this booklet, not so much as a book of rules to govern your conduct, but as a word of greeting—a means to tell you a little more about us, that you may know what we have thus far done for ourselves and that you may better understand what we are trying to do and so give us your help to reach our goal.

We can only accomplish something when we all work in harmony, in a true co-operative spirit. Therefore, we must learn to recognize the discipline of this factory as something that serves to guide us and help us by laying down the same rules for all. Try and help this discipline by observing these rules.

Read the book carefully, and if there is anything that you do not understand, ask the head of your department or the Social Secretary who will be glad to give you further information.

*Prepared for their own guidance by the employees of the Printz Biederman Co.

We hope that your stay with us will be permanent and a pleasant and most profitable one.

We, the employees of The Printz Biederman Company, acting with the Cabinet, which consists of the officers of the firm, have adopted these four principles as the corner-stones of this business, and in welcoming you as one of us, ask that you, too, subscribe to them and observe them faithfully:

JUSTICE
CO-OPERATION
ECONOMY
ENERGY

By so doing, you will be furthering your own interest and the interests of all the rest of us.

RULES GOVERNING EMPLOYEES

Applications and Commencing Work:—When you first report for work, the Superintendent, or his assistant, will introduce you to your supervisor, who will assign to you your place and your work. You will later call on the head of our social service work, who is also in charge of the hospital room, the purpose of which interview will be to explain to you the object of that department and the work it is carrying on. Your application card will contain your address, and any change in address that you may make after commencing work is to be immediately reported, *without fail*,

to your foreman, so that he may in turn report it to the Payroll Department.

Hours and Overtime:—Your working hours will be from 7:15 to 11:30 A. M., and from 12:15 to 4:45 P. M., except Saturday, when the working hours will be from 7:15 A. M. to 11:30 A. M., making a total of 48 hours per week. These hours govern all departments except office departments, whose working hours are from 7:45 A. M., until 11:30 A. M., and from 12.30 to 5:30 P. M. Hours on Saturday from 7:45 A. M. to 12:00 M. You will not be required to work on Saturday afternoon or on Sunday except in emergency. It is not the intention to ask any one to work overtime, but should it ever be necessary to do this, the overtime work will be paid for at the rate of time and a half for length of overtime put in. An O. K. for this overtime work will have to be turned in by the foreman of your department to the Payroll Department so that it, in turn, can credit you with correct amount of overtime.

Time Recording:—You will be assigned a time card on which to register your time of going to and coming from work. The payroll office will collect the cards every Wednesday for the purpose of making out your pay. The Payroll Department requires two days to figure up the pay of the many employees, so that the pay you receive on Saturday will represent what you have earned up to Wednesday night. Lateness will be deducted for, as will also absence.

Holidays:—The following legal holidays will be observed throughout the plant and will be paid for just as if you were at work: New Year's Day, Decoration Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Day, and PRINTZESS Day.

Advancements:—Your advancement, and pay, in every way will depend entirely on the quality of work you do, the way you apply yourself to your work, and your attendance.

The practice of loitering is to be avoided at all times. Do not visit in other departments.

Tools and Their Care:—Workers on sewing machines are not required to provide any tools needed except a pair of scissors or shears. There is a deposit required for machine foot, shuttle and bobbin, which deposit is refunded on surrender of these parts. Cutters require a large pair of shears, yardstick and draw knife. All power and electrical equipment and the machines and tools needed in your work, except the above, will be furnished you free of charge and will be maintained by the firm in proper working condition. Competent machinists and repair men are employed for that purpose, and whenever your machine or tools get out of adjustment, you need only notify the superintendent, or your foreman or forewoman, who will instruct the machinist to make the repairs without delay.

Care in Handling Materials:—The material used in the factory being of a nature that is easily injured, you

must be careful in the use of oil on your machines and refrain from bringing any eatables to the work room, or to eat anywhere throughout the plant other than in the dining room provided for the purpose.

House Purchases:—You have the right to purchase garments at regular wholesale price for your wife, mother, sister, or daughter, if living under the same roof. Before making such purchase you will obtain an order from the head of the planning department, or in his absence, from the head of the stock department, and this order, when presented to the man in charge of the surplus stock, will authorize him to wait on you. To save your time these purchases must be made during the noon hour. Your purchase will be packed up and a slip will be given to you by means of which you can obtain your package on the first floor from the floorman when leaving at night. Such sales are for cash only. Purchases of raw materials, such as lining, cloth, etc., can be made in a similar manner on application to either of the above-named department heads for a purchase order, or on application for such an order to the head of the purchasing department, who will direct you to head of piece goods and trimming department, who will wait on you.

Circulation of Subscriptions etc.:—The circulation of subscription lists for any purpose is discouraged. The circulation of subscription to raffles, investments or speculations of any nature is absolutely prohibited.

Fire Precautions:—For reasons of personal safety and in accordance with orders from the Fire Marshal's office, no smoking can be allowed in or about the work room. The fire drill, which will be signaled by gong on each floor, is for the prevention of panic, and the instructions given by the fire drill lieutenants on your floor must be rigidly followed in all such drills.

Telephone:—Personal messages over the telephone during working hours are prohibited except in cases of urgent necessity.

Public Discussion:—Such information as comes to you in the course of your work is of interest to only yourself and your fellow-workers and, therefore, is of a more or less confidential nature. It is expected that you will refrain from discussing publicly outside of the factory anything pertaining to the factory, and thus keep from violating the confidence placed with you.

Applicants' Waiting List:—We often find it necessary to make additions to the force of employees, and applications are always welcome from favorable workmen or women. If you have any friend that you think might want a position here, direct them to our employment department, even though they may at the present time be employed, and they will be put on a waiting list, and will be advised at the first opportunity of an opening.

Example and Good Fellowship:—Make every effort to set the right kind of example in courtesy, energy,

enthusiasm, and cheerfulness to those around you, especially to new employees. Assist them in every way that you can—answering their questions and making them feel at ease. To the end that a spirit of good fellowship may prevail throughout the factory at all times, a Printzess Goodfellowship League has been formed. The purpose of this league is to encourage acquaintance and friendship with your fellow-workers. As a Printzess employee, you are a member of this league.

Economy.—A great deal of needless expense is incurred by the allowing of gas and electric lights to burn when they are no longer needed. Help to economize by turning out these lights when they are no longer necessary. Aside from the saving itself, economy in one's own make-up is a thing to be cultivated. Lamps must not be removed from fixtures except by the cleaners or machinists. Economy in the use of lead pencils, paper, etc., is also a matter that is not usually given the attention it deserves. Economize so far as possible in the matter of stationery, supplies, etc. Economy in the use of raw materials is also a thing to be desired and any suggestions that you offer along these lines are especially entitled to reward.

Interdepartment Communications.—All communications between departments must be put into the outgoing baskets supplied for that purpose, and will be collected by the house messenger and distributed from

one department to the other. Rush communications, however, should be sent by special messenger.

Visits from Friends:—Do not have your friends visit you during business hours except on urgent matters, in which case they will leave their name with the floorman on the first floor, who will in turn send it to the head of the department in which the person desired is working.

Publicity:—In order that everybody may be kept informed of whatever of factory interest there may be going on, there is on every floor, near the elevator, a bulletin board on which is posted, periodically, matters of general interest. Everyone is requested to make reference to this board from time to time, as this is your way of keeping yourself informed on the various matters about which you should know. Occasionally, also, special subjects will be brought to your attention by means of slips inserted in your pay envelope.

Suggestions:—If you have anything to suggest in the way of improvement in the methods of work, or that will add to the comfort and benefit of your fellow-workers, or that will correct any improper existing condition, give us the benefit of your thoughts. You will find a suggestion box on every floor, near the elevator, and blanks on which to write your suggestion. The Suggestion Committee will give your suggestion careful consideration and if it is considered as having merit, you will receive a suitable money prize as a

reward for your efforts. The signing of your name to the suggestion is encouraged, although not insisted on.

Self Government.—Our Senate and House of Representatives meet each week for the consideration of such matters as have to do with the betterment of conditions in and about the plant and our well-being. If you know of any matter that you think requires attention, bring it to the attention of your representative or your foreman, that it may be properly brought up before the House of Representatives or Senate at the time of meeting. The Senate meets on Wednesday mornings at 10:00 o'clock, and the House of Representatives meets on Tuesday morning at 10:00 o'clock. You can find by inquiry the representative for your particular department, and present matters of interest to the House of Representatives through him. There is, also, a Betterment Committee to whom grievances or complaints of any kind should be made. Your representative can tell you the names of the members of this committee.

Social Secretary.—Our social service head, who is experienced in work of this nature, can be found in the hospital room office at all times from the hour of 8:00 to 1:00, except on Thursday, on which day she is there from 10:00 to 1:30 only. Suggestions that particularly apply to the social work will be welcomed by her and she will be glad at all times to be of service to any one

seeking advice. You may obtain from the social service head, for purpose of vacations, a list of desirable country boarding houses with location and terms.

Dining Room:—A commodious dining room with ample seating capacity for all is provided. You will be assigned a permanent place where you can leave your lunch when you arrive in the morning. The dining room is also provided with a double cafeteria, on the serve-self system, where you can obtain milk, hot coffee, tea, etc., and if you do not bring your lunch, you can obtain wholesome, well-cooked hot meals, as well as sandwiches, fruit, pastry, etc. The schedule of prices is on a cost basis. In order to lessen the amount of work for the dining room care-takers, please carry your tray and used dishes to the kitchen window ledge when through eating.

Washrooms, etc.:—Ample washroom and toilet facilities are provided for all floors, and should at all times be kept in clean and sanitary condition. It is expected that all employees are interested enough in conditions around the factory to help keep them so. Any untidiness or disorder should be promptly reported to the head of the social service work.

Hospital Room:—It is the aim to have everything about the factory tend toward the best possible condition of health for employees. To that end a hospital room has been established for cases of illness or indisposition. In such cases, please report to your super-

visor or foreman and then go to the hospital room where the head of the social service work, who is a trained nurse, is in charge. Any medical aid that she can render, you will receive free of charge.

Rest Rooms:—Adjoining the dining room, you will find a room provided with chairs, sofas, periodicals, magazines, etc. There is also a piano for your amusement and recreation. This is to be played only during the noon hour between 11:30 and 12:30 and to be locked at all other times. There is no smoking allowed in this rest room, nor is the eating of lunches allowed there. Any one desiring quiet for reading or studying during the noon hour can use the meeting room on the fifth floor next to the hospital room, where they will be undisturbed and free from intrusion.

Lockers:—For the hanging away of your wraps, the social service head will provide you with a locker to which you will have a key. Two persons will use one locker. It is expected that you will leave no rubbish or papers in the locker, as proper receptacles are provided in and about the locker room for such articles. A deposit of 25 cents is required to insure safe return of the key.

Library:—A free circulating library, branch of the Cleveland Library, is maintained in the social service department office where books may be obtained and exchanged during the noon hour. The librarian will also obtain for you from the main library any book

that you may desire that is not already in our library.

Aprons:—Female employees may purchase, at cost, if they wish, large aprons for use in their work and so save wear and tear on their clothing. Aprons are to be obtained at the social service department room on the fifth floor, at noon on Mondays and Thursdays, and will be laundered each week without expense to you.

Towels:—On Mondays and Thursdays individual towels will be distributed in the basement. A deposit of 15 cents is required for your towel. This towel may be exchanged for a fresh one without cost twice a week, at noon, on the above days. When finally surrendering your towel your deposit will be returned.

Umbrellas:—Umbrellas can be borrowed on rainy days, on application to the social service head. These must be returned the following day or their cost will be deducted from your envelope on the following payday.

Lost and Found:—Any articles lost or found should be reported to the head of the social service department, who will take what steps she can to find the lost article or to locate the owner of a found article by means of the bulletin board, etc. Report such articles immediately, as delay might tend to counteract this department's efforts.

Enforcement of Above Rules.—It is requested that any one noticing the violation of any of these rules report same to the head of the department interested. Repeated violation of rules on the part of any one will mar his or her record and act against advancement.

THE END